



# An Introduction to Uber

September 2023

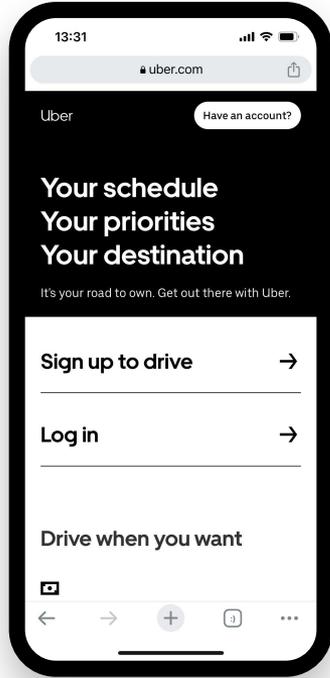
Uber

## Agenda

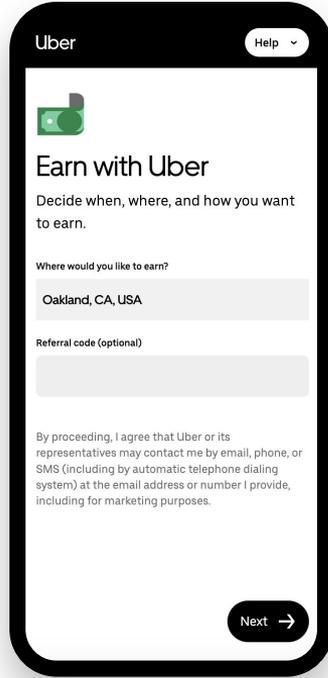
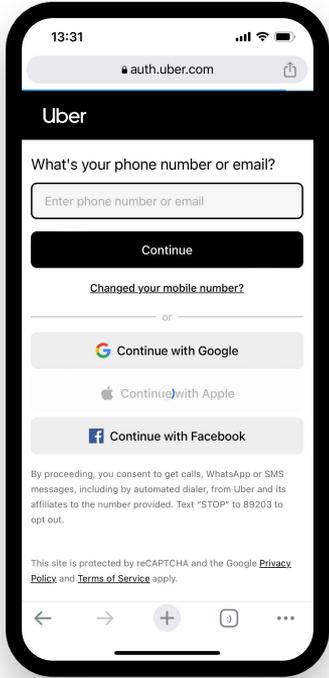
- 01** Uber Driver 101
- 02** Uber in Minnesota
- 03** Earnings Transparency
- 04** Insurance
- 05** Safety
- 06** The Path Forward

# Uber Driver 101

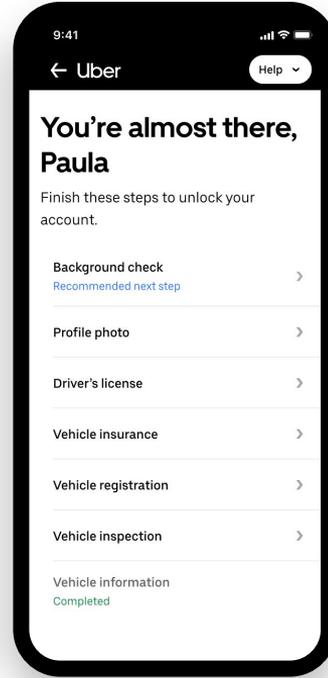
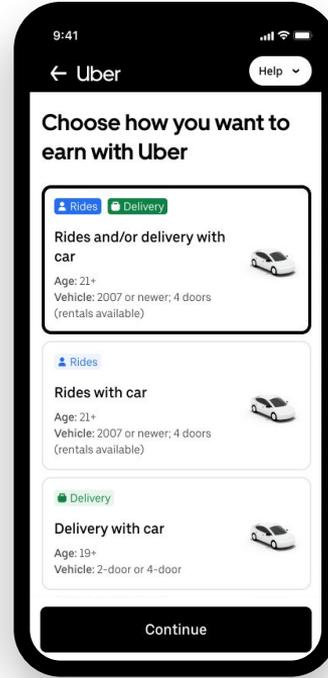
# Sign up on the web or in the app



Web



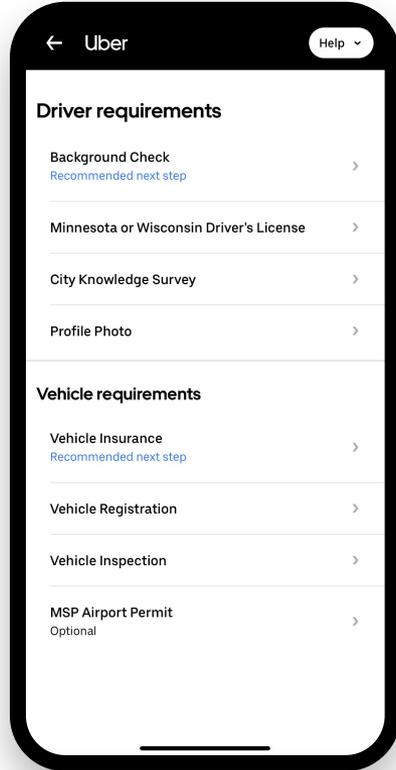
Mobile app



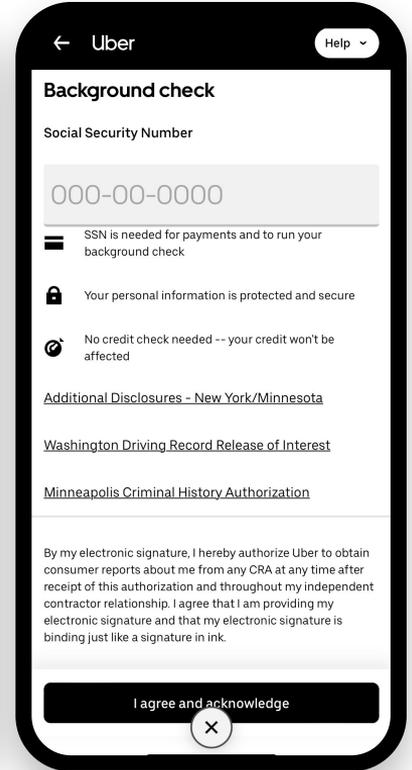
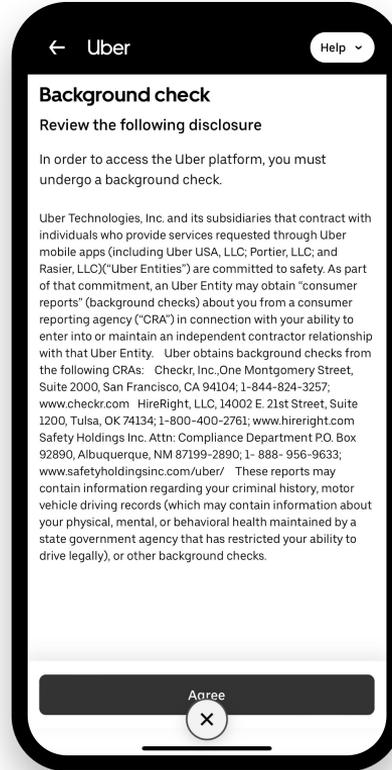
# Documents hub

Drivers see the full list of requirements in a single view.

## Driver – MSP



## Driver – Background Check



# Access to the platform

Before drivers' accounts can be activated, we run a screening process that is in compliance with local regulations, including Minneapolis Code 343.120 - Transportation Network Company Driver Requirements.

## In Minnesota we look into:

- Documentation
- Identity verification
- Driving history review
- Criminal history review



# Home Screen

Filter destination

Menu

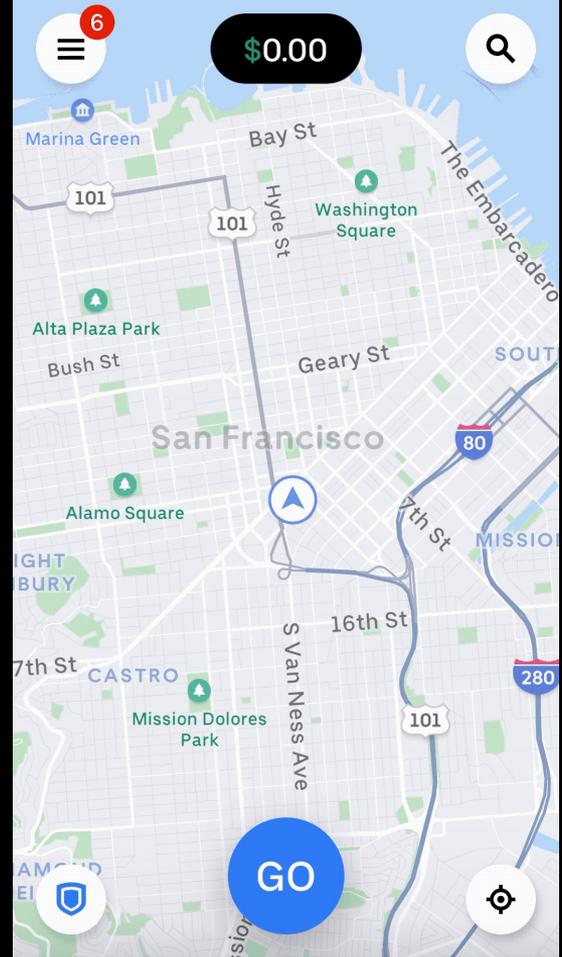
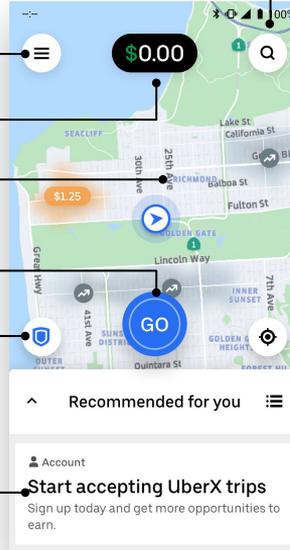
Tracker

Map

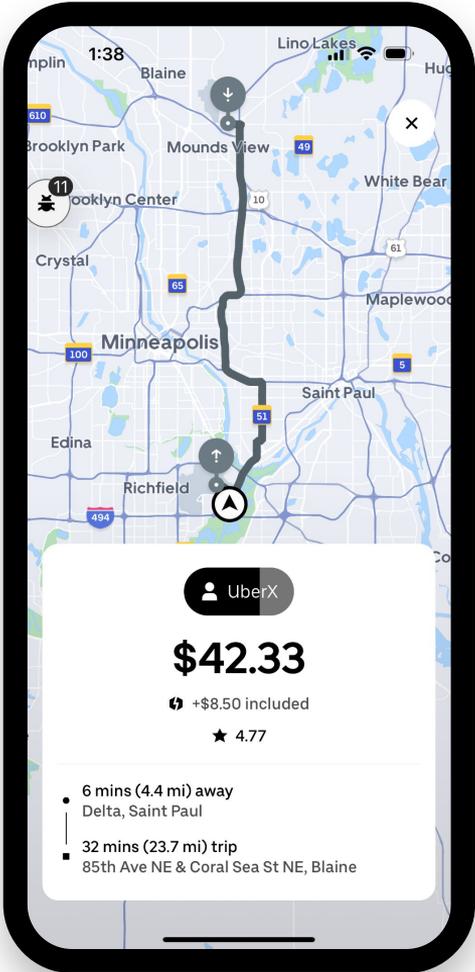
Go online button

Safety

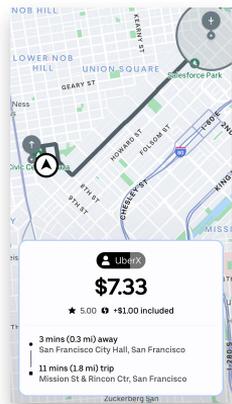
Feed



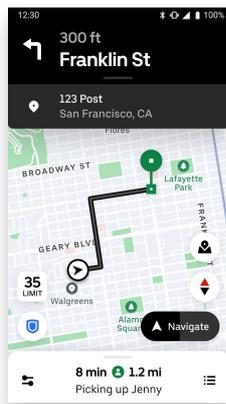
# Offer experience



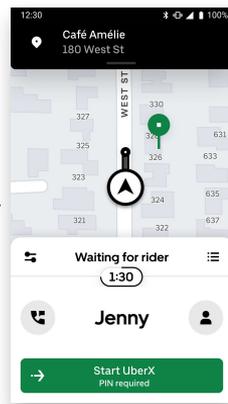
# From offer to pickup to drop-off



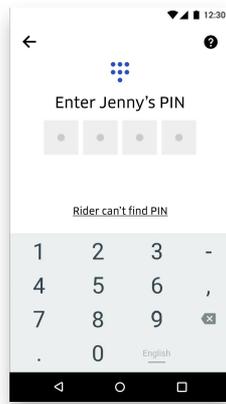
Offer



En route



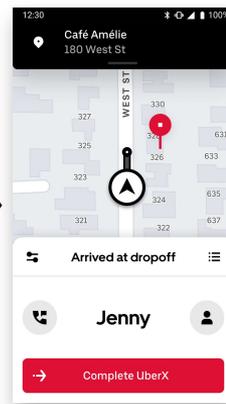
Pickup (PIN)



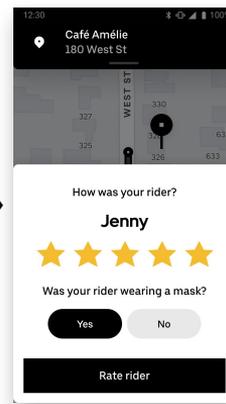
Pickup (PIN)



On-trip



Drop-off



Rating

# Uber in Minnesota

# Riders

- The majority of Minnesota residents report relying on rideshare services.
  - Over one in four (27%) have used rideshare services in the past year w/ 40% using rideshare at least once a month
  - 31% have used rideshare services more than a year ago
- In the Twin Cities, last quarter we had 299,000 unique monthly riders
- Rideshare services are especially relied upon in historically underserved communities
  - 38% of Black and Brown Minnesotans currently use rideshare services, compared to 24% of their white counterparts.
  - 26% of those with disabilities currently use rideshare services – nearly half (49%) of whom report using these services at least monthly.
  - 21% residents living below the low-income threshold currently use rideshare services, with 44% of those reporting using it at least once a month or more often.
- Median cost of rider fare in MSP: \$14.91

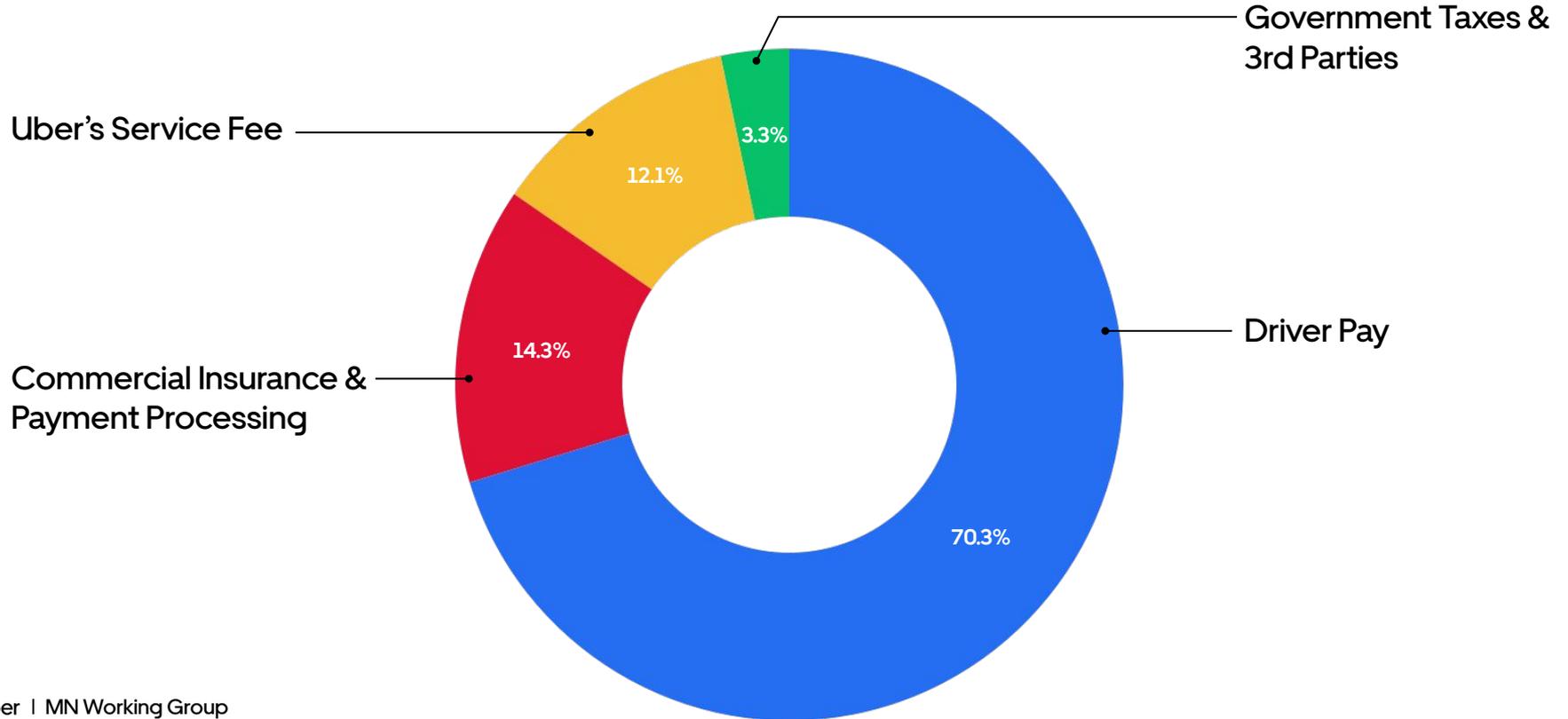


# Drivers

- 7,300 unique monthly drivers in the Twin Cities last quarter
  - 85% of drivers average fewer than 40 hours online every week
- While we do not have set time & distance rates in MSP, our starting driver rates of \$1.93 (base) plus \$0.61/mi and \$0.14/min for UberX.
  - Driver earnings can be higher or lower depending on how many requests are taking place and how many trips drivers accept
    - Note: drivers can accept or reject trips entirely at will without penalty
  - In addition, drivers can earn promotions
- On a representative UberX trip in the Twin Cities (13.4 minutes, 6.8 miles), drivers earn an average of \$10.61, including promotions and excluding tips
- Excluding tips, the median earnings per utilized hour was \$32.22 and the median earnings per online hour was \$23.38
- Drivers spent 79% of their time online either with a passenger in their vehicle or en route to pick one up



# Where Do Rider Payments Go?

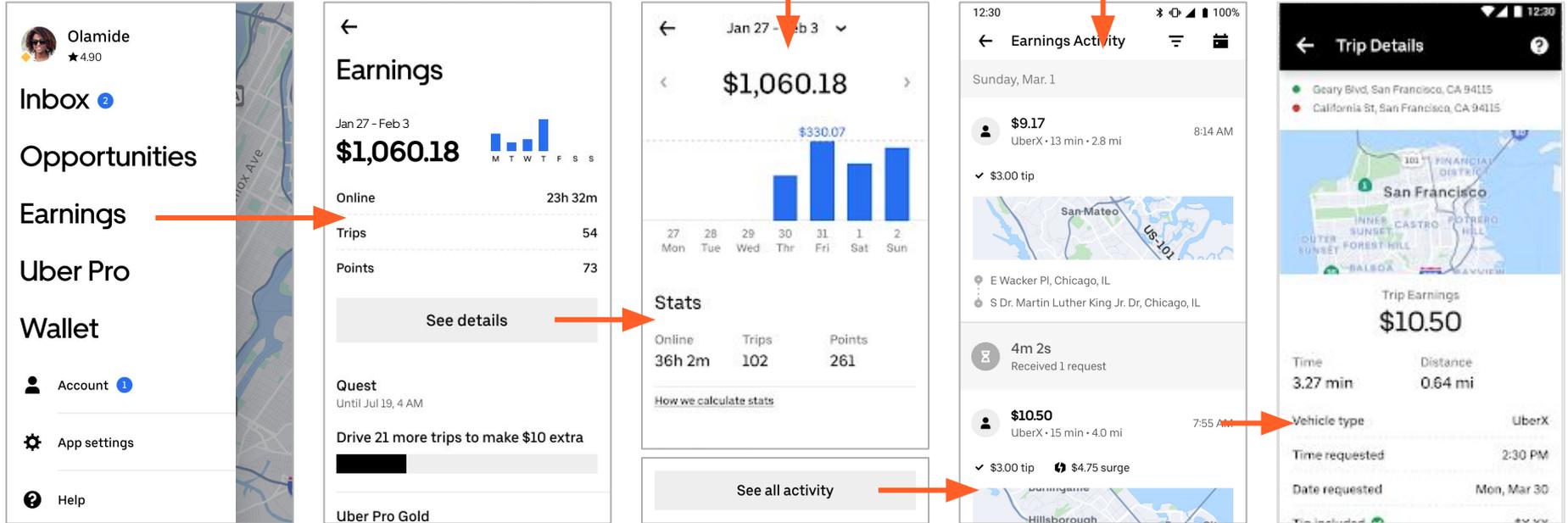


# Earnings Transparency

# Overview

Higher-level, more summarized

Lower-level, more granular



# Earnings hub

**Earnings snapshot**  
Links into Weekly Summary

←

## Earnings

Feb 4 - Feb 10

**\$645.99**

Online	23h 32m
Trips	54
Points	73

See details

**Quest**  
Until Jul 19, 4 AM

Drive 21 more trips to make \$10 extra

Uber Pro Gold  
Until Jul 31

Earn 1,184 more points to achieve Platinum

Points 73

See details

**Quest**  
Until Jul 19, 4 AM

Drive 21 more trips to make \$10 extra

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Earn 1,184 more points to achieve Platinum

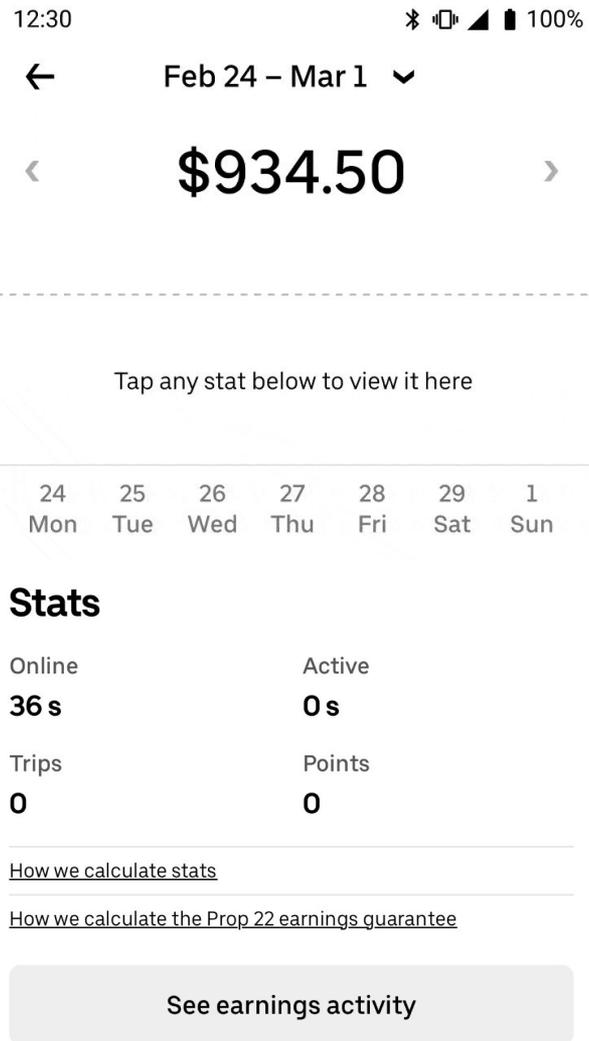
**More ways to earn**

**Upcoming promotions**  
See what's available

**Invite and earn**  
Make up to \$500 for each new driver you invite who completes 100 trips. Terms apply

**Motivation modules**  
Modules that allow drivers and couriers to track their performance towards specific goals

# Weekly summary



# Trip Receipts

- Total earnings
- Pick up and drop off locations
- Duration in time and distance
- Customer payment
- Third-party fees and operational expenses
- Uber service fee
  - ◆ For the specific trip
  - ◆ Avg over the last 4 weeks

## Header

Highlights key fare & earnings inputs (e.g. T&D)



● Concourse A Terminal 1, Minneapolis-St. Paul International Airport (MSP), Saint Paul, MN 55111, US  
● 2822 85th Ct NE, Blaine, MN 55449, USA

**Your Earnings**  
**\$42.33**  
Upfront Fare: \$42.33

Duration	31 min 2 sec	Distance	26.5 mi
Vehicle Type	UberX		
Time Requested	12:05 AM		
Date Requested	Tuesday, August 8, 2023		
Points Earned	3 points		

## “Paid to you”

Main body of receipt; breakdown of earnings

<b>Paid to you</b>	
Fare	\$42.33
Fare	\$33.83
Surge	\$8.50
<b>Your earnings</b>	<b>\$42.33</b>

Trip earnings will update to include tips received after a trip. The trip balance includes optional expenses, tax withholdings, or refunds for costs you paid (tolls, etc). As Uber works to improve its marketplace, we may occasionally test functionality and pricing for different groups of drivers.

Uber's total service fee for your Rides trips from Jul 10 - Aug 7 was 12.62% of the total customer price (excluding tips).

## All Parties Breakdown

Primarily serves as accounting requirement preventing Uber from collecting revenue directly from Riders

<b>Uber service fee summary</b>	
Customer price	\$38.90
Total amount before promotions (excluding the price of items paid to restaurants and stores)	
<b>Third-party fees and operational expenses</b>	
Fees charged to customers and paid out to cover items like commercial auto insurance*, tolls, and other trip-related expenses**	
Airport Surcharge	-\$3.54
Commercial auto insurance, payment card fees, and other expenses***	-\$4.60
<b>Your earnings</b>	<b>-\$42.33</b>
Total money you made on this trip including tip	
<b>Uber service fee</b>	<b>-\$11.57</b>
This is the amount we take to serve our users and grow our business. This negative amount means what you earned beyond fares (such as promotions) was greater than the Uber service fees you owed.	

\*This refers to the commercial auto

# Transportation Network Company Insurance

# What Uber is required to provide:

As required by State law, Uber maintains the following coverages on behalf of Minnesota TNC drivers as primary coverage.

## Liability

- **\$1,500,000** per accident for Periods 2-3  
*This limit is the highest in the country*
- **\$50,000** per accident for Period 1

## Uninsured/Underinsured Motorist (UM/UIM)

- **\$25,000** per person/**\$50,000** per accident for Periods 1-3

## Personal Injury Protection (PIP)

- **\$40,000** per accident for Periods 1-3

## For Comparison

Minneapolis taxis are required to provide only **\$100,000** per person/**\$300,000** per accident in liability coverage and have no UM/UIM or PIP requirement.

Personal vehicles are required to carry **\$30,000** per person/ **\$60,000** per accident.

Office of the Revisor of Statutes  
Retrieved by number Statutes GO Statutes Laws Rules Court Rules Constitution Revisor's Office Search Law by Keyword

2022 Minnesota Statutes > REVENUE > Chapter 65B > Section 65B.472  
65B.472

### 2022 Minnesota Statutes

#### 65B.472 TRANSPORTATION NETWORK FINANCIAL RESPONSIBILITY.

Subdivision 1. **Definitions.** (a) Unless a different meaning is expressly made applicable, the terms defined in paragraphs (b) through (g) have the meanings given them for the purposes of this chapter.

(b) A "digital network" means any online-enabled application, software, website, or system offered or utilized by a transportation network company that enables the prearrangement of rides with transportation network company drivers.

(c) A "personal vehicle" means a vehicle that is used by a transportation network company driver in connection with providing a prearranged ride and is:

- (1) owned, leased, or otherwise authorized for use by the transportation network company driver; and
- (2) not a taxicab, limousine, for-hire vehicle, or a private passenger vehicle driven by a volunteer driver.

(d) A "prearranged ride" means the provision of transportation by a driver to a rider, beginning when a driver accepts a ride requested by a rider through a digital network controlled by a transportation network company, continuing while the driver transports a requesting rider, and ending when the last requesting rider departs from the personal vehicle. A prearranged ride does not include transportation provided using a taxicab, limousine, or other for-hire vehicle.

(e) A "transportation network company" means a corporation, partnership, sole proprietorship, or other entity that is operating in Minnesota that uses a digital network to connect transportation network company riders to transportation network company drivers who provide prearranged rides.

(f) A "transportation network company driver" or "driver" means an individual who:

- (1) receives connections to potential riders and related services from a transportation network company in exchange for payment of a fee to the transportation network company; and
- (2) uses a personal vehicle to provide a prearranged ride to riders upon connection through a digital network controlled by a transportation network company in return for compensation or payment of a fee.

(g) A "transportation network company rider" or "rider" means an individual or persons who use a transportation network company's digital network to connect with a transportation network driver who provides prearranged rides to the rider in the driver's personal vehicle between points chosen by the rider.

(h) A "volunteer driver" means an individual who transports persons or goods on behalf of a nonprofit entity or governmental unit in a private passenger vehicle and receives no compensation for services provided other than the reimbursement of actual expenses.

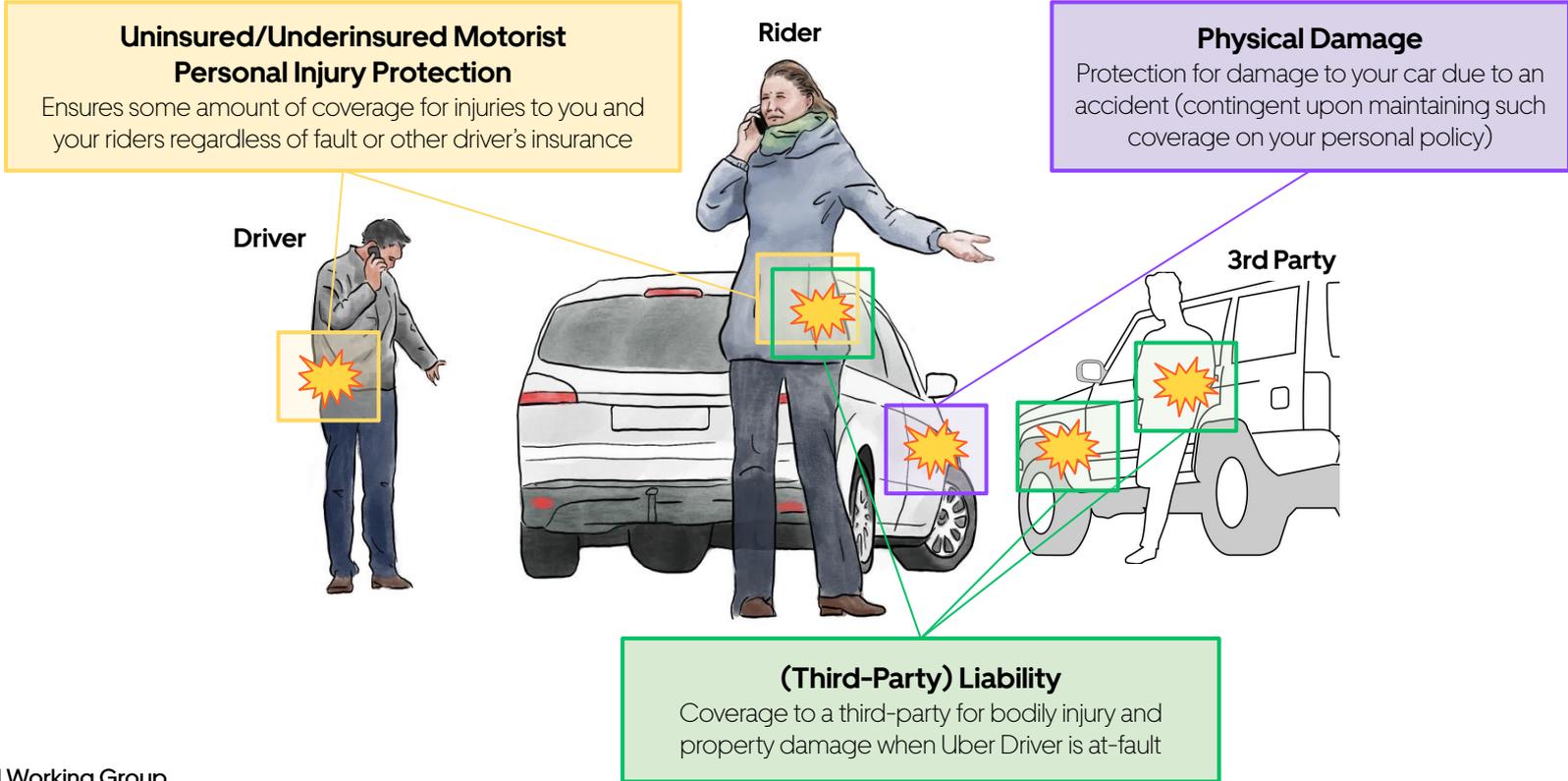
Subd. 2. **Maintenance of transportation network financial responsibility.** (a) A transportation network company driver or transportation network company on the driver's behalf shall maintain primary automobile insurance that recognizes that the driver is a transportation network company driver or otherwise uses a vehicle to transport passengers for compensation and covers the driver:

- (1) while the driver is logged on to the transportation network company's digital network; or
- (2) while the driver is engaged in a prearranged ride.

(b) The following automobile insurance requirements apply while a participating transportation network company driver is logged on to the transportation network company's digital network and is available to receive transportation requests but is not engaged in a prearranged ride:

- (1) primary coverage insuring against loss resulting from liability imposed by law for injury and property damage, including the requirements of section 65B.09, subdivision 3, in the amount of not less than \$50,000 because of death or bodily injury to one person in any accident, \$100,000 because of death or bodily injury to two or more persons in any accident, and \$30,000 for injury to or destruction of property of others in any one accident;

# What Does Uber's Insurance Cover?



# What's not included: Occupational Accident Insurance

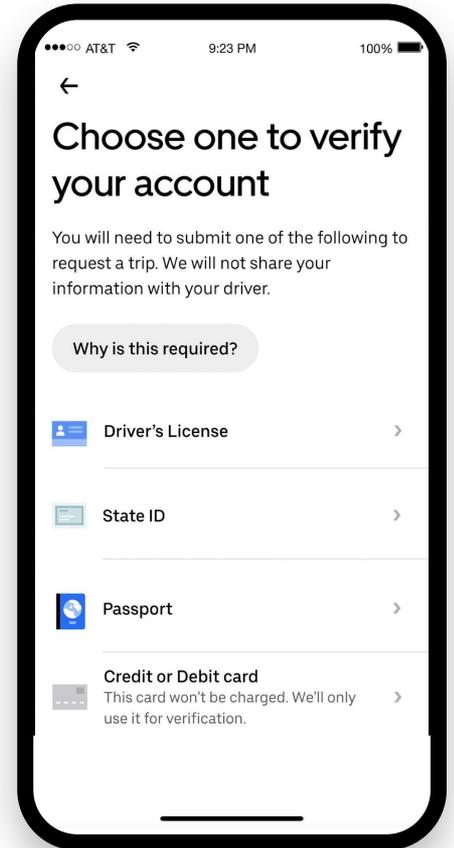
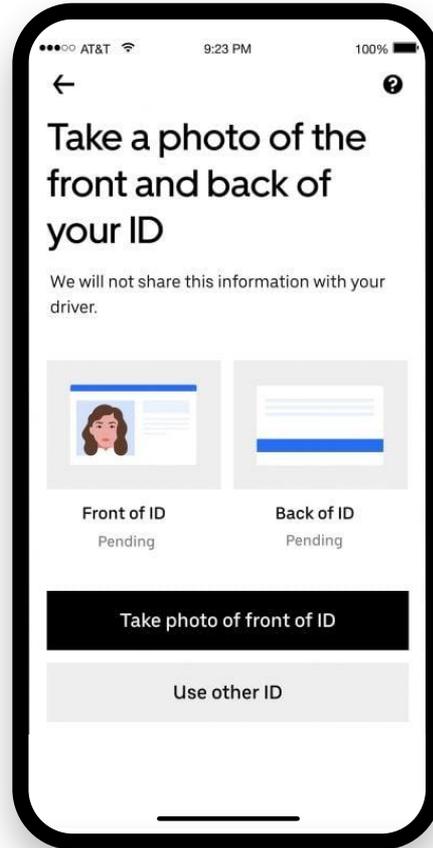
- **Occupational Accident Insurance** is a type of insurance coverage similar to workers' compensation
- Covers medical expenses and loss of income during commercial activity
- Uber offers the option for drivers to purchase **Occupational Accident Insurance** in 41 states
- Minnesota is currently one of only a few states that does not allow us to offer **Occupational Accident Insurance**; though in negotiations earlier this year, we began discussions with the legislature and the Insurance Federation to offer this product.



# Safety

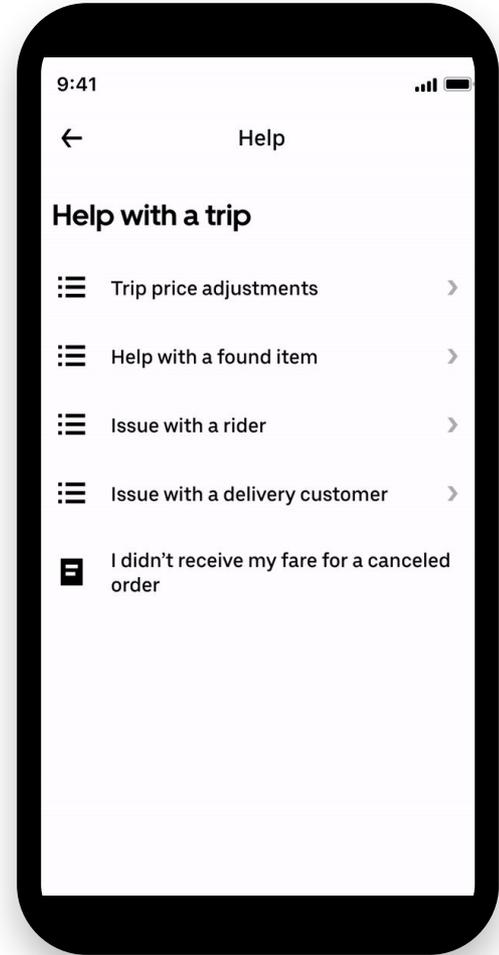
# Rider Accounts Verification

- When signing up to use the platform, riders are required to provide us with a name, email address, valid phone number, and payment method. **We require more information than many other forms of transportation require.**
- As of 2021, **Rider verification feature** requires that riders using anonymous forms of payment, such as prepaid cards, gift cards or Venmo, must also upload a form of ID before they are able to take a trip.



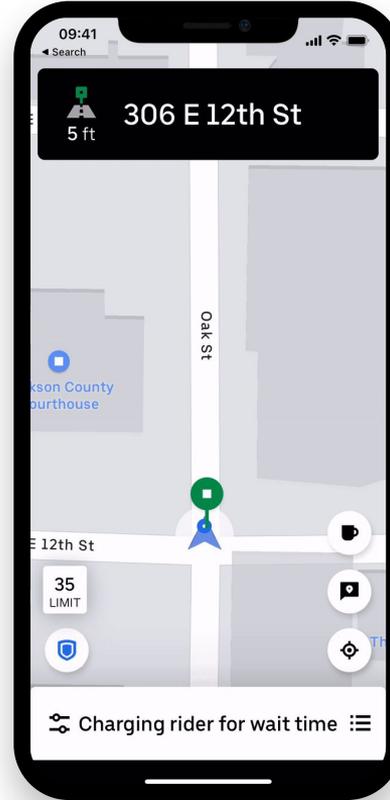
# Rider Names Audit

- Last year, Uber conducted a large audit of rider account names and froze accounts with **names that are clearly fake or inappropriate**. These accounts remain blocked until riders update or validate their account names with our support agents.
- **Drivers can flag any fake or inappropriate names** they encounter via the app's Help section (find the option to report an issue with a rider, and select My rider had an inappropriate name). Uber's Support team will then be able to take appropriate action to block those accounts until the names are updated.

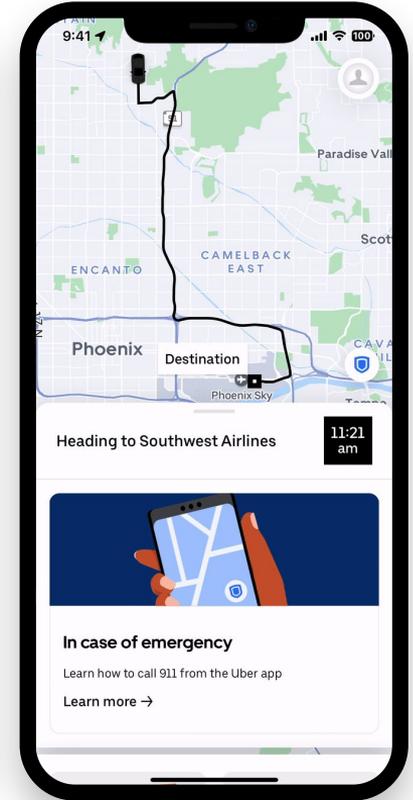


# Audio Recording

- Drivers and riders can set up the feature in their **Safety Toolkit** in the app.
- Once enabled, riders and drivers have the **option to record audio during a trip** by tapping the blue shield icon on the map screen and hitting “Start” on the “Record Audio” option.
- Drivers and riders **can start or stop a recording at any point** during a trip.
- Unless ended manually by the user during the trip, **recording will automatically stop 20 seconds after the trip is completed.**
- For drivers, the recording will restart by default for each subsequent trip.
- To help protect privacy, no one will be able to listen to the recording, including Uber, unless a driver or rider submits a safety report to Uber and attaches the encrypted audio file.
- All recordings are encrypted and stored on the device, and automatically deleted after 7 days.



Driver-facing

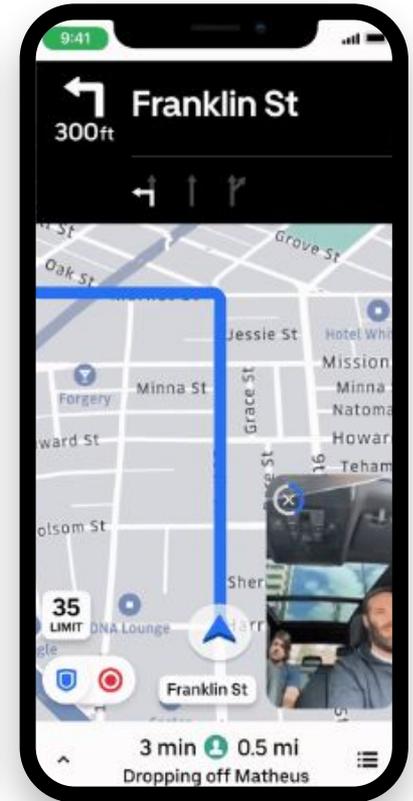
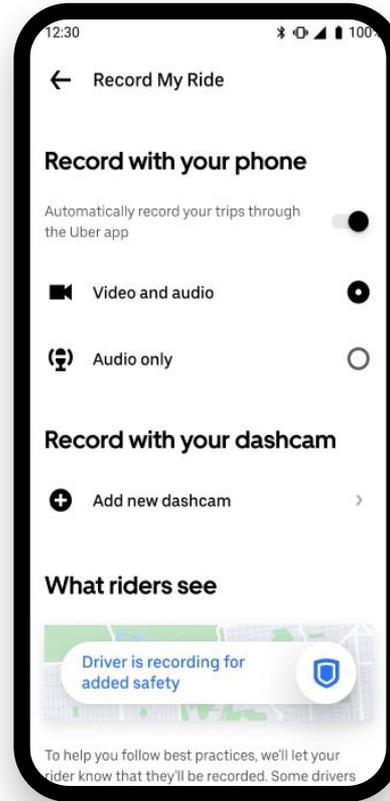


Rider-facing

Coming Soon:

# In-App Video Recording

- Launched In-App Video Recording pilot in 2022 in select cities in the US
- Drivers can automatically record video using their own phone's selfie camera and mic
- Recording is encrypted on the device and no one can access it. Uber can only access when user shares it



Record My Ride experience

# Additional Safety Features



## Safety Toolkit

We've made accessing in-app safety help easier and clearer with the Safety Toolkit. Drivers have access to safety tools and resources, like the in-app Emergency Button, Live Help from a Safety Agent, Audio Recording, and more.



## Emergency Button

Drivers can call or text (where available) 911 and surfaces the real-time location and trip information. Where available, our partnership with RapidSOS will surface key trip details to be digitally sent to 911 dispatchers.



## Text-to-911

Where the technology is available, drivers are able to discreetly text 911.



## Follow My Ride

Enables drivers to share their trip route in real-time with family or loved ones.



## RideCheck

Helps to make sure drivers and riders are OK in the event of a possible crash, midway drop-off, route deviation or unexpected long stop.



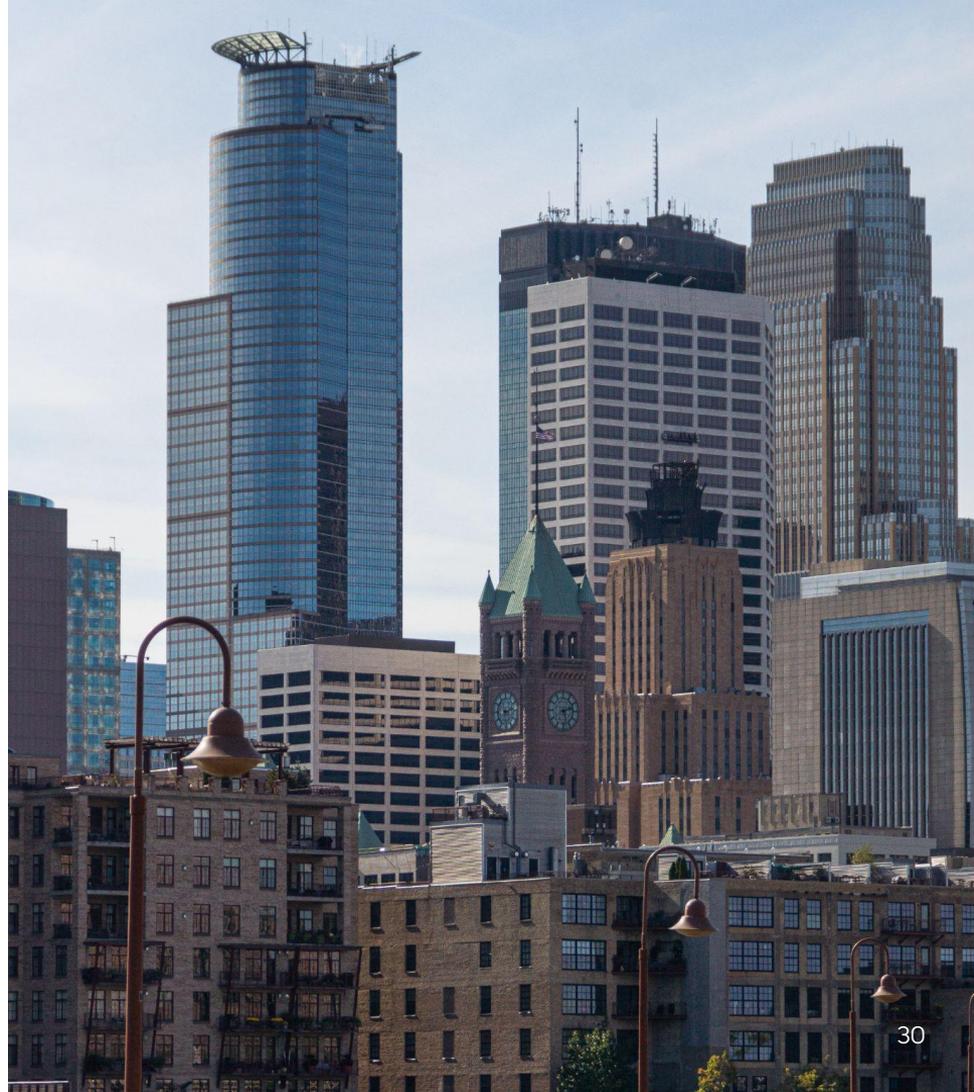
## Live Help from a Safety Agent

Users nationwide can get help, via phone or text, from a live safety agent from ADT.

# The Path Forward

## The Path Forward

- Minnesota is one of very few states without statewide TNC regulation.
- Our goal coming out of this task force is to jointly propose recommendations that act as a framework for a state bill, inclusive of:
  - An earnings floor
  - Pay transparency requirements
  - Protections against wrongful deactivations
  - Guaranteed independence and flexibility



Uber