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What is Ago's Dual Telemetry?

Vehicle telemetry

DUAL RISK PROFILE

Commercial trip data

Uber DOORDASH
lyft amazon FLEX

COMBINED MILEAGE & RISK ANALYSIS
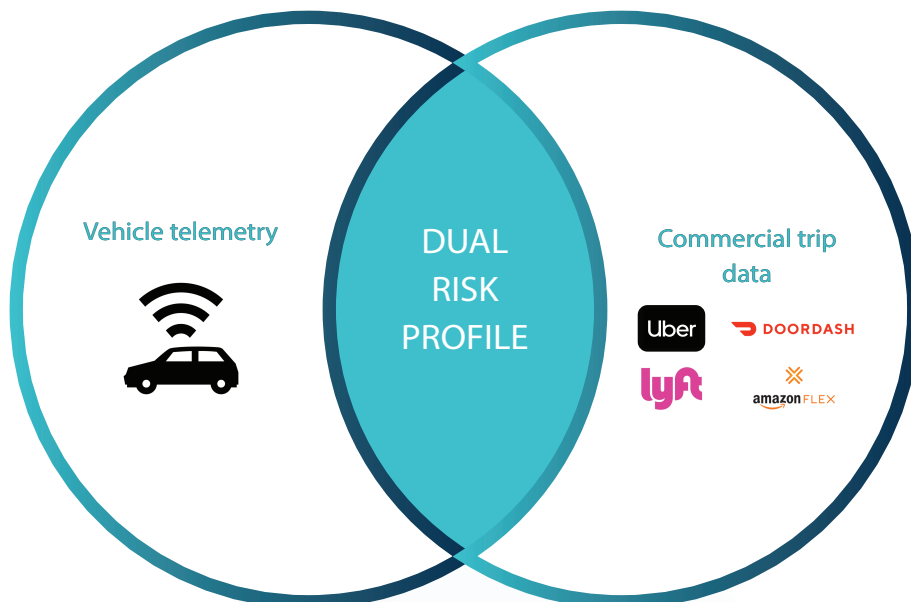
Odometer

Period Data

Tired Driving

Speed

Hard Braking

Hard Accleration

Late Night

Real time per -mile insurance premiums using driver behavior enhanced personal and commercial episodic data.

INSURANCE & RISK SERVICES

Ago GCIS
(Gig Commercial Insurance Solution)

Insure only miles not already insured by gig platforms

Ago SDS
(Safe Driving Solution)

Assess each driver's driving risk and receive insurance credits for safer driving

Available individually or combined.

AGO GCIS (Gig Commercial Insurance Solution)

We partner with insurance carriers that write specialized commercial auto policies that incorporate Ago derived data :

(1) Miles insured by gig platforms for both liability and physical damage.
(2) Gig platform miles that are not covered by gig platform insurance.
(3) Personal miles not on any gig platform.

Vehicle telemetry

Ago directly connects with vehicle OEM API (or Dongle if needed)

Gig credentials enable "trip telemetry" access

Uber   DOORDASH

lyft   amazon FLEX

Drivers securely submit gig login credentials

Connects with driver vehicle schedule

USER MILEAGE PROFILE

GIG PLATFORM INSURANCE COVERAGE BY PERIOD

Company	Period 0	Period 1	Period 2	Period 3
	App off, Personal driving	App on, Have not accepted a ride or pickup	App on, Ride / pickup accepted, on way to pick up	App on, Passenger or package picked up
AMAZON FLEX	None	None	Physical Damage & Liability	Physical Damage & Liability
LYFT	None	Liability Only	Physical Damage & Liability	Physical Damage & Liability
DOORDASH	None	None	Liability Only	Liability Only
UBER / UBEREATS	None	Liability Only	Physical Damage & Liability	Physical Damage & Liability

We create a mileage- based driver profile that allows an insurance carrier to price a policy based on covering only personal miles (miles not driven insured by commercial platforms).

This can deliver insurance savings of up to 50% or more compared to traditional commercial auto.
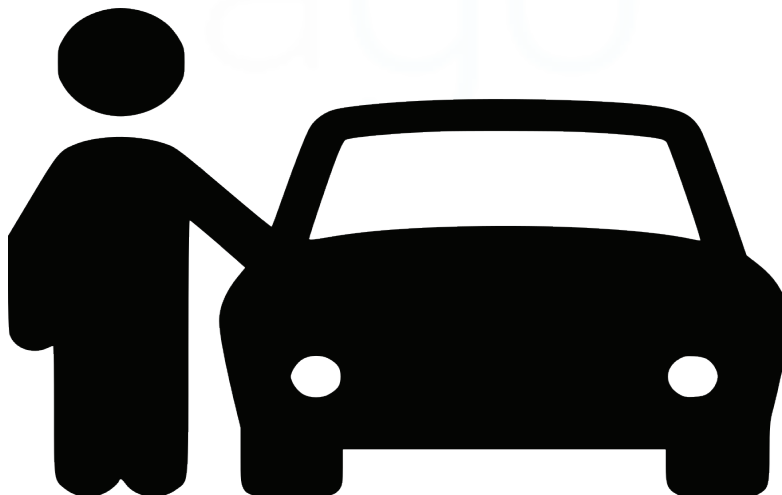
AGO SDS (Safe Driving Solution)

Driving habits obviously affect accident risk. Using the same vehicle telemetry as GCIS, SDS analyzes driver speeding, braking, acceleration, tired driving, and late-night driving patterns to assess driver risk.

Each driver's risky driving events are combined with a Risk Point matrix to calculate each driver's Risk Points which are normalized by miles driven and car operating hours.

SDS provides a real-time profile of each driver's risky behavior. SDS Risk Point summaries are used to price mileage-based insurance. In these policies, the insurer uses Risk Point bucket such as "super-safe", "safe", "regular", and "risky", to provide discounts for safer drivers, and charge extra for more risky drivers.
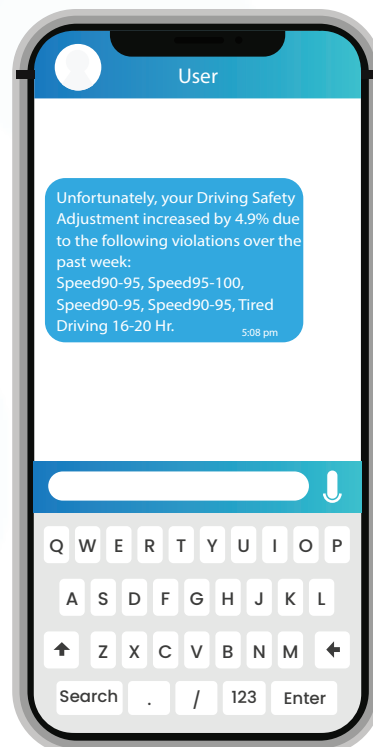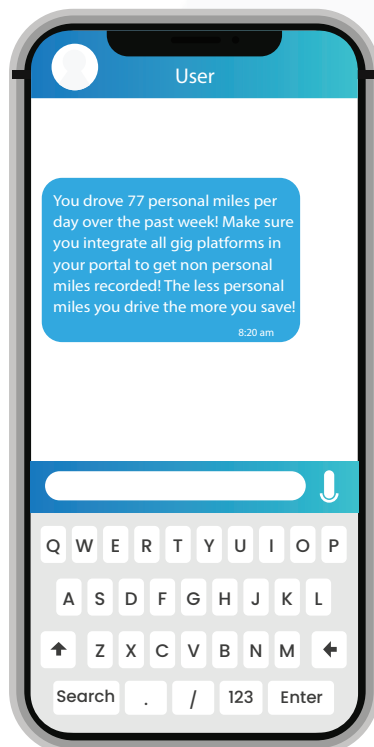
Super Safe 16%

Risky 11%

Safe 28%

Regular 46%
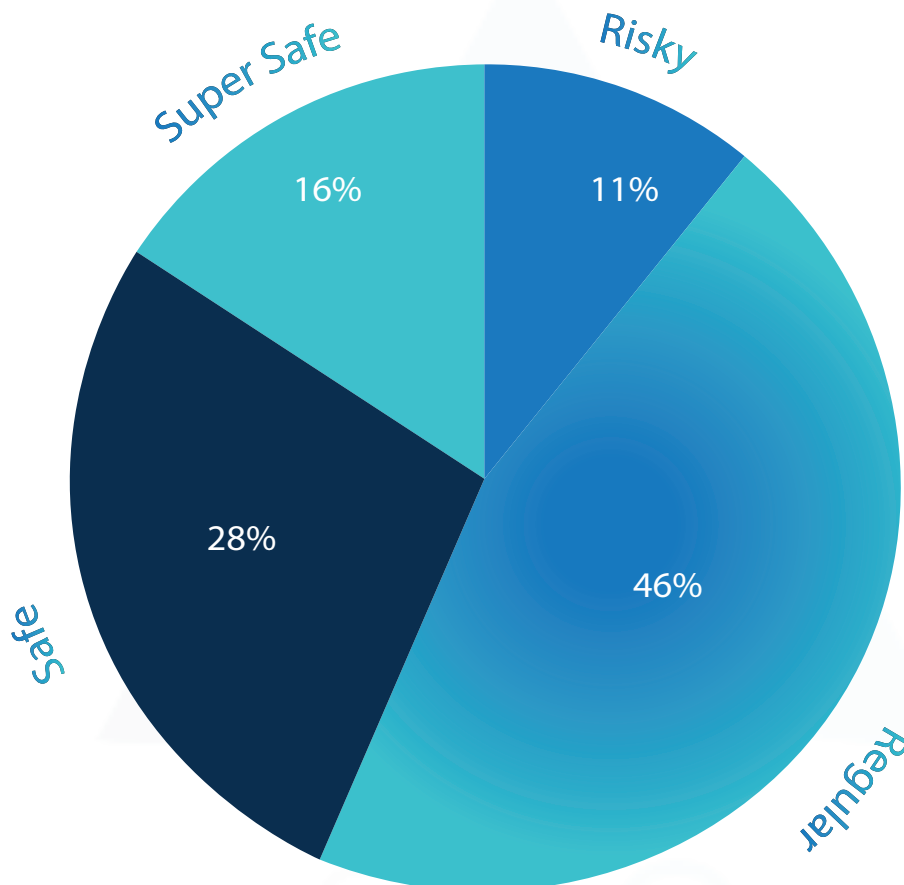
Above is an example of how SDS would bucket a platform of drivers according to statistically safe vs unsafe driving behavior. This allows our carrier partners to offer discounted rates to the safest users. Example pricing below.

RISK CATAGORY	CENTS PER MILE
Super-safe	5
Safe	7
Regular	8
Risky	13

DRIVER NUDGING

Driver Nudging: Send drivers SMS feedback on :

1) Covered commercial vs. personal miles

2) Safe vs unsafe driving behavior

User

You drove 77 personal miles per day over the past week! Make sure you integrate all gig platforms in your portal to get non personal miles recorded! The less personal miles you drive the more you save!

8:20 am

User

Unfortunately, your Driving Safety Adjustment increased by 4.9% due to the following violations over the past week:
Speed90-95, Speed95-100, Speed90-95, Speed90-95, Tired Driving 16-20 Hr.

5:08 pm

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