


Fore Mobility: Transforming Fleet Safety and Profitability with Ago Technologies

Overview



VEHICLE RENTING
Cheaper, Easier & Better With Fore Mobility

Learn More

GET IT ON Google Play | Download on the App Store

Save money, Drive Fore Mobility
Don't pay for insurance, don't pay for wear & tear on your car. Use your phone, drive Fore Mobility.

01 SIGN UP
Complete signup in our app in under ten minutes! Start driving today.
Get started

FIND A CAR
Enter your vehicle and a list of available cars is displayed.
Get started

03 UNLOCK AND START
Our app automatically opens to the lock/unlock screen. No keys required.
Get started

Fore Mobility is a rapidly growing rental service catering to commercial drivers across the Midwest and Southeast. With a fleet of approximately 75 vehicles, Fore Mobility specializes in serving gig economy drivers who work for platforms like Uber, DoorDash, Lyft, and Amazon Flex. Fore Mobility's mission is to offer a unified, app-driven rental experience that meets the unique needs of gig drivers. However, with rapid expansion came the challenge of managing the heightened risk associated with high mileage driving.

The Challenge: Navigating High-Risk Operations



As with many fleet operators in the gig economy, Fore Mobility faced substantial risks due to the nature of its vehicle renters' work. Gig drivers, who often drive long hours and cover extensive distances, are statistically more likely to be involved in accidents. Early on, Fore Mobility encountered significant challenges in managing these risks. One key issue was the inability to track when drivers were on-duty for gig platforms and when they were driving personally. This gap in knowledge meant



that Fore Mobility often discovered risky behavior or uninsured driving only after an accident had occurred, resulting in costly claims to its primary insurance carrier.

The lack of real-time insight into driver behavior and vehicle use posed a significant financial risk, with liability claims leading to increased insurance premiums and the potential for non-renewal of insurance policies. Fore Mobility recognized that without a proactive solution, the company’s growth and profitability would be severely impacted.

The Solution: Integrating Ago Technologies for Enhanced Risk Management

In 2021, Fore Mobility sought a vehicle insurance risk mitigation solution by partnering with Ago Technologies, a leader in fleet management solutions. By utilizing Ago Technologies’ risk management technology.

Ago’s risk management solution works by integrating telemetry data from Fore Mobility’s vehicles with the gig work history of each Fore Mobility driver. This data is funneled into a centralized Fleet Data Portal, which provides Fore Mobility with critical insights into its operations. The portal highlights:

- **Personal Miles Tracking:** Several gig platforms provide insurance coverage during specific periods. Vehicles and drivers with excessive personal miles - those not covered by gig platform insurance - pose high risk as accidents occurring during personal vehicle operation fall under Fore Mobility’s primary insurance, incurring deductible payments and premium increase risk.

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
AMAZONFLEX	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

7-DAY NOT GIG INSURED

% MILES NOT GIG INSURED LIABILITY

51%

VIEW MORE

% MILES NOT GIG INSURED PHYSICAL

71%

VIEW MORE

CARS TOP GIG LIABILITY UNINSURED MLS

Name License VIN	LiabTotGigNotInsMiles
Emma SGD2148 14490	1,520
Camila SES3540 00199	1,286
Charlotte EM22844 91793	914
Lillian EQ78470 05483	737

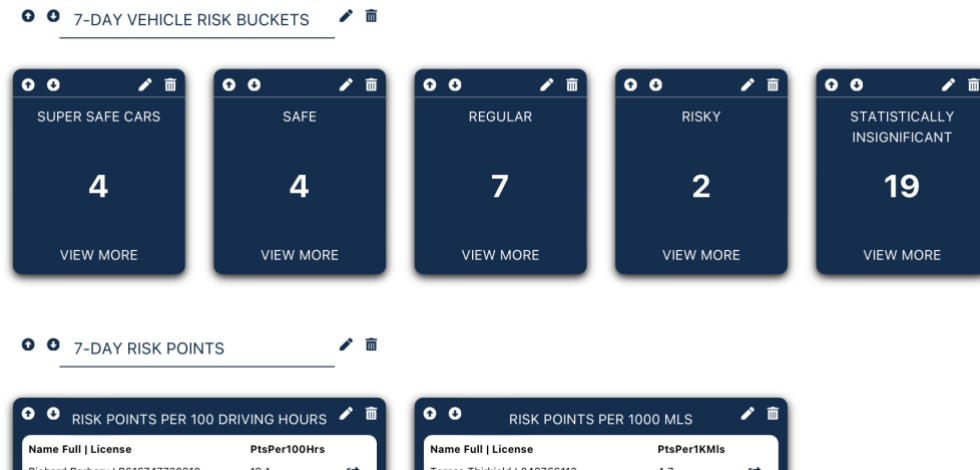
CARS TOP GIG PHYS DAM UNINSURED MLS

Name License VIN	PhysDamTotGigNotInsMiles
Emma SGD2148 14490	2,049
Camila SES3540 00199	1,286
Hazel SEB5207 19413	1,061
Mia SES3591 56364	982

DRIVERS TOP GIG LIAB UNINS MLS

DRIVERS TOP GIG PHYS DAM UNINS MLS

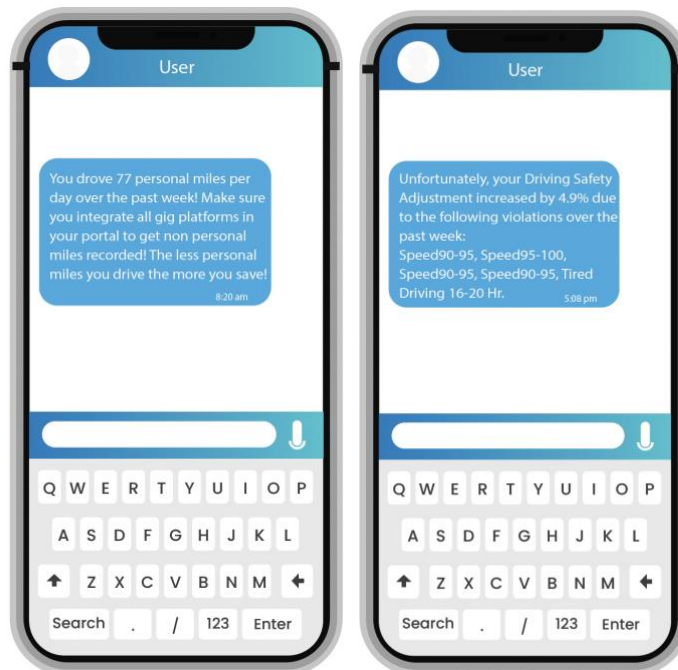
- **Driver Behavior Monitoring:** Assessing driving patterns such as speeding, harsh braking, and prolonged driving without rest, which are indicators of high-risk behavior. This allows Fore Mobility to identify drivers who pose excessive risk before accidents occur.



The Implementation: Driving Change with Data-Driven Decision Making

Fore Mobility implemented Ago Technologies’ “Driver Nudging” using Ago’s driver app technology:

- **Personalized Feedback:** Drivers identified as high-risk due to excessive personal miles and/or unsafe driving behaviors receive direct communication through Ago Technologies’ white label app (branded to Fore Mobility). This feedback includes details on excessive personal miles and risky driving behaviors.

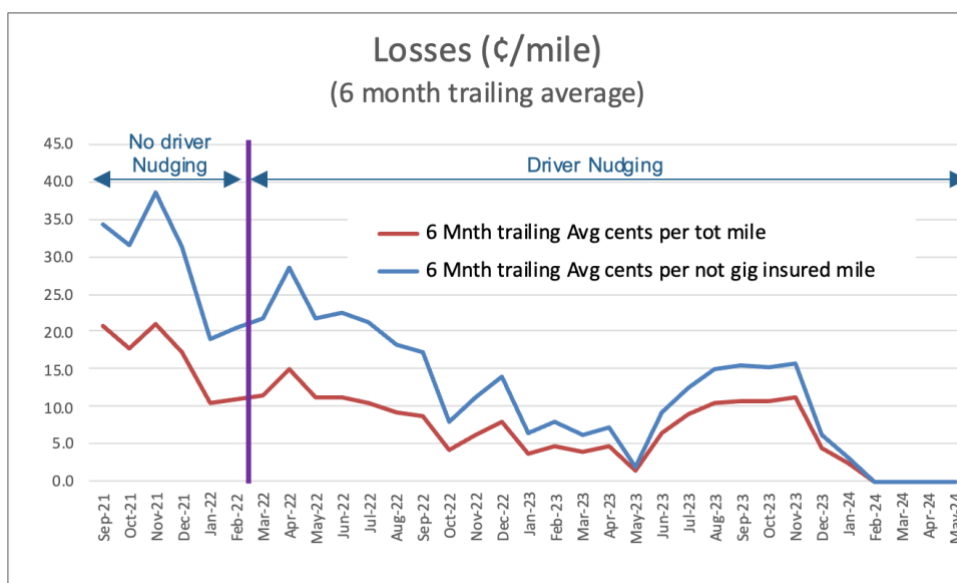


- **Adjusting Rental Pricing:** Drivers with high personal miles and high-risk driving behaviors face increased rental rates as an incentive to change behaviors and drive most of their miles on gig platforms that provide insurance coverage and adopt safer driving practices.



- **Rental Termination:** In cases where drivers do not improve despite nudging, or where their behavior poses an unacceptable risk, Fore Mobility can terminate their rental agreements. This ensures that its fleet is primarily composed of safer drivers who tend to drive a high fraction of their miles on gig platforms that provide insurance coverage, thus reducing overall claims risk.

The Results: A Significant Reduction in Liability and Operational Costs



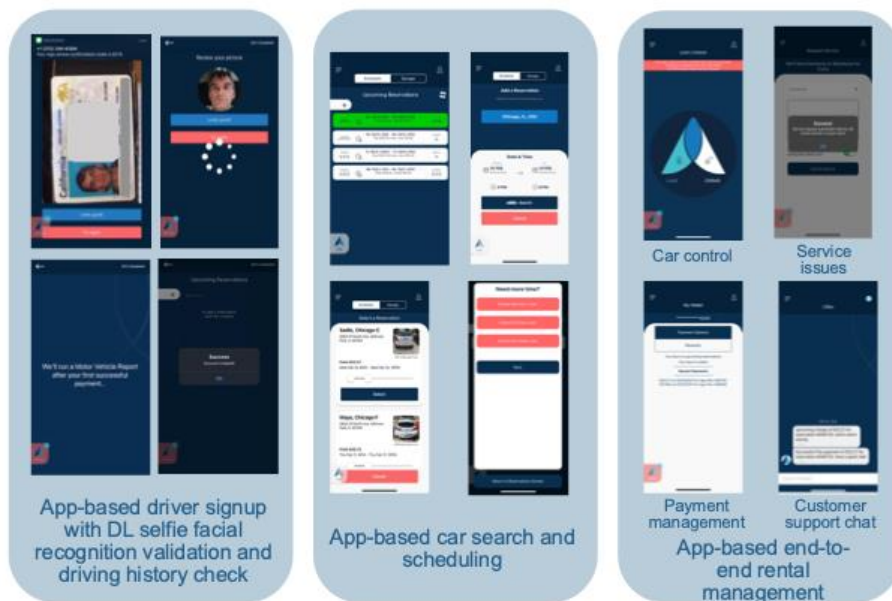


The impact of Ago Technologies' Driver Nudging strategy has been profound. Prior to implementation, Fore Mobility's liability claims averaged around 20 cents per total mile and 35 cents per personal (i.e., not gig platform insured) mile—figures that significantly strained the Fore Mobility's profitability.

Within a year of implementing Ago's Driver Nudging strategy, Fore Mobility reduced its liability claims to between 5-15 cents per mile, a dramatic decrease. This reduction has not only lowered Fore Mobility's insurance costs but also minimized the frequency and size of its deductible payments.

Additional Benefits: End-to-End Fleet Management

Fore Mobility also uses Ago Technologies' end-to-end fleet management solution which is tightly integrated with Ago Technologies' risk management solution. This solution handles driver on boarding and background checks, vehicle reservations and extensions, deposit and rental payment processing, and secure capture of driver gig platform credentials. By combining fleet management with risk management in a unified solution, Fore Mobility has been able to achieve significantly improved efficiency and lowered risk.



Additionally, Fore Mobility monitors its fleet via Ago Technologies' fleet web portal which provides real time updates on vehicle location and status, rental utilization, and the ability to assess what happened during an accident in terms of gig platform insurance coverage and how the vehicle was being driven at the time of collision.

Hannah
Ford Focus 2012

[PRESS TO GET LATEST UPDATES](#)

VIN: 1F4HP3K27CL450974
License Plates: EJ78490 IL (expires 2025-05-31)
Name: Hannah
ID: 8696
Home: 1901 S 9th Ave, Maywood, IL 60153, USA

[VIEW REGISTRATION](#)

[VIEW INSURANCE](#)

Vehicle Commands
Unlock & Enable

[UNLOCK DOORS](#)

[ENABLE ENGINE](#)

Lock & Disable

[LOCK DOORS](#)


[DISABLE ENGINE](#)

Other Commands

[SMS ACCESS UNAVAILABLE](#)

[GET LOCATION](#)

Vehicle Movement Last 48 hours



0.03 miles from home
Last Position: 41.86961,-87.84304 at 2024-09-19 19:02:45 UTC error getting engine data.Column: 'engine_temo' has driver object, cannot use method 'largest' with this driver
7 seconds since last ping

Vehicle Reservations

This is the history of your vehicle's rentals in the mobile app

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Hint: To search, long-click on mobile or click top-right on pc.

Modified	Action	Res_ID
2024-09-14T19:09:05	close	7983-001
2024-09-13T20:48:41	penalty_external...	7983-001
2024-09-13T20:48:41	penalty_external...	7983-001
2024-09-13T19:39:16	penalty_external...	7983-001
2024-09-13T19:39:16	penalty_external...	7983-001
2024-09-13T16:52:20	penalty_external...	7983-001
2024-09-13T16:52:20	penalty_external...	7983-001
2024-09-13T16:01:12	penalty_external...	7983-001
2024-09-13T16:01:12	penalty_external...	7983-001
2024-09-13T16:01:12	penalty_external...	7983-001
2024-09-13T16:47:40	penalty_external...	7983-001

Vehicle Status History

This is the history of your vehicle's rental listing status in the mobile app

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Hint: To search, long-click on mobile or click top-right on pc.

Exp_datetime	Status
2024-09-17T22:03:36	active
2024-09-16T05:24:17	inactive
2024-09-06T13:50:45	active
2024-09-03T78:40:11	inactive
2024-09-31T05:30:11	active
2024-09-16T13:29:58	inactive

Vehicle Command History

This is the history of commands sent to this vehicle

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Hint: To search, long-click on mobile or click top-right on pc.

Created	Command	Send_Status
2024-09-18T19:10:02	disable	success
2024-09-18T19:35:02	lock	success
2024-09-18T17:09:03	disable	success
2024-09-18T16:29:02	lock	success
2024-09-18T16:00:04	disable	success
2024-09-18T14:20:02	lock	success
2024-09-18T12:05:03	disable	success
2024-09-18T12:10:02	lock	success
2024-09-18T10:00:02	disable	success
2024-09-18T09:05:03	lock	success

Insurance Data (7 days)

Period Start: Sunday, Sep 8, 2024 - 3 AM
Period End: Sunday, Sep 15, 2024 - 3 AM

Total Miles: 2822
Safety Buckets: 1047
Driving Hours: 103
Liability \$: 868
Physical Damage \$: 90

Risky Driving (7 days)

Speeding Events (over 90 mph): 5
Hard Braking Events (over 13 mph/sec): 0
Hard Acceleration Events (over 13 mph/sec): 0
Tired Driving Events (over 16 hrs): 2
Percent Late Night Hours (from -4am): 9%

Commercial Coverage (7 days)


Liability Gig Insured Miles: 2235
Liability Gig Uninsured Miles: 0
Liability Personal Miles: 587
Physical Damage Gig Insured Miles: 1053
Physical Damage Gig Uninsured Miles: 1982
Physical Damage Personal Miles: 587

Vehicle Utilization

Below is the percent of each day that this vehicle was rented for the last 31 days.

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Hint: To search, long-click on mobile or click top-right on pc.



Accident Detective

Enter a date to search for vehicle and driver data around that time, including telemetry, driver jobs and more.

Date to search:
September 10, 2024 12:00

[SUBMIT](#)

Hint: Enter a date and click submit to search, no data initially loaded.
Search a date to investigate.

[Vehicle Data Packet](#)

Beyond Financial Gains: Enhanced Operational Control and Peace of Mind

The integration of Ago Technologies' solution has brought additional, less quantifiable benefits to Fore Mobility. With real-time driver risk exposure data and comprehensive insights into fleet operations, Fore Mobility has greater control over its vehicle rental business, allowing it to focus on growth rather than managing accident risk and resulting vehicle losses. Significant peace of mind comes from knowing that its fleet is safer and its business more secure.



Conclusion: A Strategic Partnership for Continued Success

Fore Mobility's collaboration with Ago Technologies has been a game-changer. By proactively managing risk through leveraging data-driven strategies, Fore Mobility has not only improved its financial performance but also strengthened its operational foundation for future growth. As the company continues to expand, its partnership with Ago Technologies will remain a critical component of its success.