

Topic Research - Ride Sharing

**“NAVIGATING THE CHALLENGES OF RIDE-SHARING INSURANCE”**

[http://www.roughnotes.com/rnmagazine/search/specialty\\_lines/2015\\_05p26.htm](http://www.roughnotes.com/rnmagazine/search/specialty_lines/2015_05p26.htm)

As it's titled, this article discusses some of the issues regarding insurance surrounding ride-sharing platforms. The main debate is about whether or not the employee drivers need commercial-level insurance or if their personal insurance will suffice.

If they can use personal insurance, then the challenge becomes letting their personal insurance company know that they will be driving for a certain company; this may cause the insurer to want to raise prices or simply revoke their insurance all together for possible liability issues. If they use the ride-sharing company's insurance, then the issue becomes when that insurance is covering the driver. Is it whenever they are driving? Whenever they are driving and looking to pick up customers? Or only when they are actually transporting people from point A to point B?

For my purposes, I don't think that either of these issues apply because the app I hope to create won't necessarily be a for-profit business. Instead it's just the middle-man; a platform that will give people the ability to easily communicate about carpooling.

**“DESIGNING THE UBER CASH EXPERIENCE”**

<https://medium.com/uber-design/designing-the-uber-cash-experience-649a2749b324#.c9qw24v6v>

This article discusses the challenge that Uber faced when trying to come up with a universal way for people to pay for their rides. They talk about how in America and Europe the majority of people have stopped carrying physical cash on them, but in India cash is still very prominent. While team discussions and surveys could provide them with a decent amount of answers, user-testing was really the only way to really come up with a solution to this problem.

Regarding the ride sharing app that I am hoping to make, I think user-testing is going to be an extremely crucial part in deciding what features actually appear in the version I build (because it likely won't be anything too advanced).

### **“15 BEST APPS FOR CARPOOL AND RIDESHARE IN 2015”**

<http://greenlivingideas.com/2015/07/22/15-best-apps-for-carpool-and-rideshare-in-2015/>

While this is more of a blog post/review than an article, it was nice to see a list of what are some of the better ridesharing and carpooling services on the market (and learn about some of the distinct features that set them apart). While the obvious companies like Uber and Lyft are much more corporate and business-minded, there are also brands like Getaround that focus on being more peer-to-peer.

While Uber and Lyft focus on hiring drivers to essentially “play” taxi, others solely focus on connecting people that have the same destination - this is the route that I want to go with my project (nice pun there!). I'm hoping to provide a more user-friendly and engaging way for UC Davis students to find rides than the current Facebook page that they use.

### Works Cited

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- Moore, Matthew. "Designing the Uber Cash Experience - Uber Design." *Medium*. Medium, 16 Sept. 2015. Web. 20 Jan. 2016.
- Perfetto, Sandee. "NAVIGATING THE CHALLENGES OF RIDE-SHARING INSURANCE - 05/2015." *RoughNotes*. Roughnotes.com, n.d. Web. 20 Jan. 2016.