Questions Re: App proposal;

My overriding question is how can you make money based on this proposal. I’ll point things out as I go along.

**DRIVERS**

* Founding members says: Use your own insurance
* Starters says: We’ll provide insurance; Aren’t these reversed?

Paul you’re right, asking drivers to bring insurance may be a turn-off for drivers and make it harder to grow. Moreover, if we provide the insurance, we can negotiate the insurance rates but individual driver can’t.

* You say you will pay their insurance, How? You had said earlier that insurance was between $1,200-$2,400 per year. I have never had a claim, drive for pleasure only and pay more than that. My guess is that ride share insurance is likely 10X that, Sounds like another Ai answer?? See below

Paul,

In my experience, insurance agents often charge a lot. Recently, when I moved to MD, I was getting quotes for my personal vehicle of $500–$600 per month — they’ll come up with weird excuses to bump the rate. But then I found a Spanish lady who gave me a much more reasonable rate — just $220 per month.

I tried getting a Rideshare quote, but since I listed myself as a one-person business, they wouldn’t provide one. I’ll need to dig deeper and do more research on this part.

We really need to find a solution — the drivers are exhausted, and I’ve never seen this level of frustration toward a company before. That’s a big opportunity for us.

On this link you’ll find some rideshare quotes please see. :

<https://insurify.com/car-insurance/maryland/rideshare-insurance/?utm_source=chatgpt.com>

Paul, I could really use your help with the research — a bit of extra Googling would help a lot. Also, if you have any ideas on how we can get our first drivers on the platform, that would be great.

We need to make sure the insurance covers **DC**, if the vehicle owner lives in MD or VA.

* A 7% service fee equals $1.40 in a $20 ride. In some spots (and earlier) you referred to a 1% fee, which is $1 on $100 ride. Are you saying that the driver makes $99 or $93 (@7%)? What am I missing?
* Jay reply: Good point, Paul. The 1% fee was just an early idea, but realistically, it’s not sustainable. At that rate, we wouldn’t be able to cover basic operating costs — legal, insurance, support, tech — and if anything goes wrong, we’d be wide open financially. Worse, we could get sued and have no cushion to cover it. That’s why something like 7% makes more sense. It gives us enough room to operate responsibly and still stay competitive with other platforms.

**RIDERS**

**You say**  “No surprise fees. Always 10–15% cheaper than Uber or Lyft.”

“Ask us to match a fare if needed”. Aren’t these somewhat contradictory? If you’re guaranteed cheaper “matching would be more expensive.

Great question, Paul. Right now, Uber and Lyft don’t allow access to their ride pricing through an API, so we can’t automatically guarantee we’re 10–15% cheaper in real time. That’s why we added the “Ask us to match a fare” part — it gives riders the option to show the Uber/Lyft rate to our driver when they arrive. The driver can then adjust the price in the app if needed. It’s a manual workaround, but it helps us stay competitive and still honor our promise when possible. We’re trusting the drivers to handle that responsibly in the early phase.

“We're expanding. Once we hit 1,000 rider and 200 driver signups in your area, we launch.” How do find riders and drivers in each city. There may be lists of drivers for other services, but riders?

Paul, the key is to **incentivize drivers to talk to Riders &**  Riders to talk to other riders / drivers. A driver meet around 30 riders a day — so they can either mention our more affordable service or display something simple in their car (like a flyer / QR code or our website). That alone can grab attention. Once riders visit the site, it will handle the rest. We’ll need to test different approaches, but this could be an easy and effective way to build awareness.

**Founding Ambassadors:**

* They pay $0/ month, but you don’t explain what it actually gets them. For example;
  + Refer riders and earn rewards; What are they

For every 3–5 new riders or drivers they refer, we’ll reward them with a free ride (not more than 5mi distance).

* + Top 10 referrers in first 3 months get 50% off rides; What about everyone else.. what happens after 3 months?

I think we could do a points system: 1 point for every 10 rider referrals, 2 points for each driver referral. Once someone reaches 20 points, they get a free ride.

* + More referrals = longer discounts; For example? updated on web https://freedom-app.netlify.app/

We’re launching a **monthly referral contest** to reward our top supporters:

**How it works:**

* 🧍‍♂️ 1 rider referral = 2 point
* 🚗 1 driver/vehicle owner referral = 5 points

Each month, the **top 10 point earners** will receive ride discounts based on their rank:

**Monthly rewards (50% off rides):**

* 🥇 1st place: **10 months of 50% off rides**
* 🥈 2nd place: **9 months of 50% off rides**
* 🥉 3rd place: **8 months of 50% off rides**
* 4th place: **7 months of 50% off rides**
* 5th place: **6 months of 50% off rides**
* 6th place: **5 months of 50% off rides**
* 7th place: **4 months of 50% off rides**
* 8th place: **3 month of 50% off rides**
* 9th place: **2 month of 50% off rides**
* 10th place: **1 month of 50% off rides**

The more you refer, the more you save!

* + Your referred drivers pay no service fee when driving you; Does the rider really care? yeah this one I’ll delete.

**Daile Riders:**

* They pay $10/ month, but you don’t explain what it actually gets them. Doesn’t everyone get these?
  + Easy credit card sign up
  + No charges until you ride
  + Book rides for your familydinY

Answer to daily riders:

**1. No Surge Pricing: Guarantee Fixed Pricing:** Similar to Lyft’s scheduled service, you can offer riders a way to **lock in a fixed price** for their rides, even during peak times, avoiding surge pricing. This can be especially attractive for people who use rideshares regularly and want predictable costs.

**2. Priority Booking/Reduced Wait Time**

* **Faster Pickup Times:** Premium users could have **priority access** to rides, cutting down on wait times during busy periods. This can be valuable for riders in high-demand areas or those who need to get somewhere quickly.

### 3.  Exclusive Ride Options

* **Ride Preferences:** Riders could set preferences for things like vehicle type, temperature control, or music choices, ensuring a personalized ride experience.

### 4. Scheduled Ride Advantage

* **Advanced Scheduling without Additional Fees:** Allow riders to schedule their rides in advance without any extra charges, similar to Lyft’s option but with more flexibility and no surge fees at the time of booking.

### 8.  Travel Perks : **Multi-Stop Rides at No Extra Cost:** Offer the ability for premium users to schedule **multi-stop trips** without additional fees, which can be a hassle-free way to run errands or travel for business.

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**Change of Approach:**

I think it’s best to start small — focusing on a compact city with strong rideshare demand, like DC. It’s not finalized yet, but areas like that make a smart starting point.

**Step 1:** I’ll begin promoting the platform in local Facebook groups to attract drivers. Interested drivers will go through a quick vetting process — DMV experience check and a short interview — before we let them use the app on their phones.

We’ll grow slowly, adding quality drivers one by one. Drivers will also be encouraged to invite riders. For example, by day 10, if a DC Rider opens the app, we’ll already have 30 drivers ready to pick them up— at least one will accept the ride.

To drive growth, we’ll offer incentives — e.g., drivers who bring 10 new riders in a week could get their service fee reduced from 10% to 5%. We’ll still need to finalize what our lowest fee can be.

One concern: In the beginning, we may need to cover driver insurance ourselves to make our offer attractive. Long-term, this could actually save drivers money since we can negotiate better insurance rates than they can individually.

* port
* Book rides for your family—no questions asked