

FUTURE OF MOBILITY

This document's purpose is to reflect some of the innovations and trends impacting mobility and to give you some overviews about people's needs.

What is the future way of moving? What will drive people to move responsibly?
How can cities or companies engage in the mobility movement while a global and alarming crisis in on-going? What if assistance rewarded new habits ?

Business opportunity #1

SMART CITY

The pressure for clean mobility is rising both on the governments and on citizens, to ensure an environmental friendly transition. What is done now to ensure a safe environment?

"Done right, MaaS will have an important role to play in the smart cities of the future; contributing to the reduction of both CO2 emissions and pollution, while improving the overall efficiency of the transport system and reducing reliance on private cars in urban areas."
Natalie Sauber, market intelligence and future mobility expert at Arcadis.

SHARED OWNERSHIP

Shared models will shift automotive insurance priorities.
Electric Vehicle subscription company Autonomy partnered with insurance giant **Liberty Mutual** (both American) to offer customers insurance packages that renew alongside their monthly car payments.

CRUISE IN THE CITY

General Motors has launched Cruise, a self-driving car company with around 240 robot taxi services in San Diego (USA), which will alleviate car congestion in cities and making cars more accessible for urban residents.

GOVERNMENT UNDER PRESSURE

Cities, countries and government are under pressure to provide cleaner way of mobility for their citizens as the global crisis in on-going.

REUSING BATTERIES

BatterLoop (Sweden) is a start-up that explores the potential of second-life applications for its high-voltage EV batteries.

Stockholm is also trialing electric passenger ferries from local company **Candela** to make journeys quicker and more sustainable. The battery-powered boat consumes **95% less energy** than the current diesel-powered vehicles, covering **50 miles on one charge**.

Business opportunity #2

CLEANING MOBILITY

On another scale, a whole industry will spring up around tackling e-waste – think spent electric vehicle (EV) batteries becoming energy storage facilities.

[In detail](#)

Business opportunity #3

(E)BIKING LIFESTYLE

Citizens turn to bike as a new way to move around the world and it seems to be becoming more than a mode of transportation but a complete lifestyle, as the **#Bikelife mentions** increase on social media.
Many riders rely on electric bicycles for daily commuting and activities. However, repairs or maintenance is often quite a difficult task because of the lack of accessibility and affordable services.

Globally,

70%

of commuters are willing to use micro-mobility vehicles

for daily commuting (McKinsey 2021).

THE NEED FOR REPAIR SERVICE

In response to these challenges, there is a growing demand for e-bike brands to offer insurance and repair services that can help consumers extend the life cycle of their valuable e-bike investments. Such services not only enhance consumer satisfaction but also contribute to the overall sustainability of the e-bike industry by reducing the premature disposal of e-bikes due to repair-related issues.

Rafa or Mavic understood this challenge by creating and offering to customer a repair service and a warranty extension and crash replacement.

NO ONE-SIZE-FITS-MOST

Digitally attuned consumers are shunning one-size-fits-most policies (McKinsey 2021). **Today's insurance seekers want premiums that reflect their behaviours, rituals, and routines, and will share data from smart devices for discounts.**

Business opportunity #4

THE NEED FOR PERSONALIZATION

The emphasis on customisation is reshaping how insurance companies interact with consumers, prioritising usage-specific policies agent-led education, and revisiting brand language to underscore the current extent of personalization in insurance offerings.

In the US,

80%

of consumers are interested in usage-based insurance

such as pay-per-mile auto policies (EY, 2022).

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