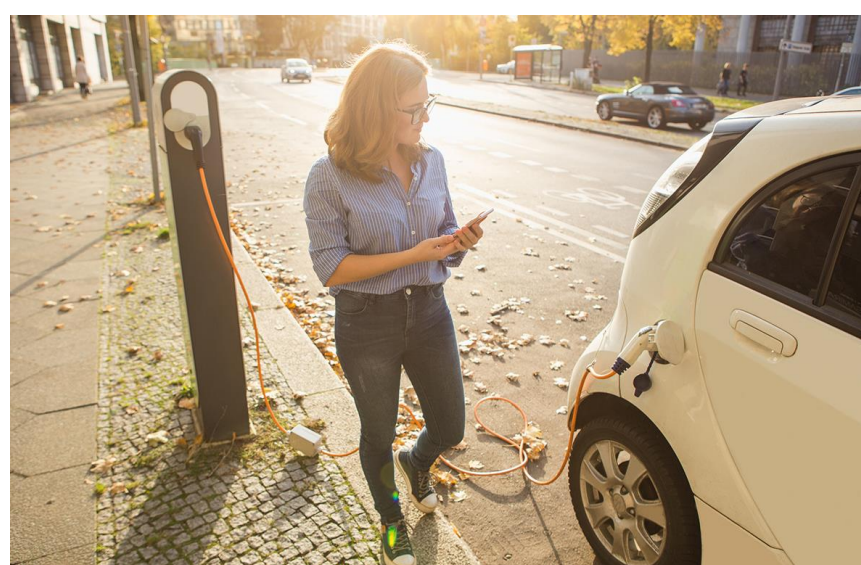




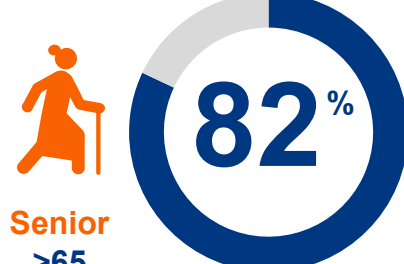
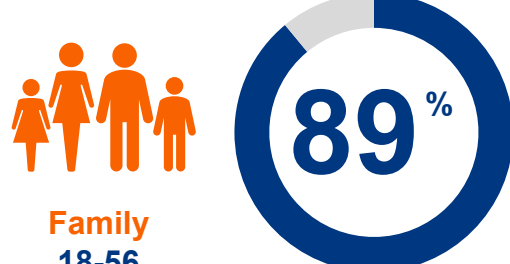
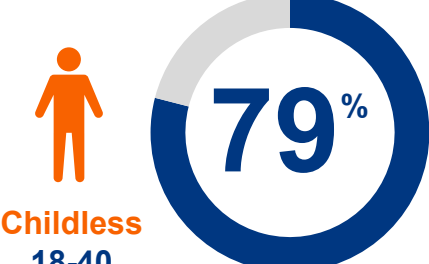
Mobility behaviors energized by the pandemic

The automotive industry is facing what is arguably the most disruptive period in a century.

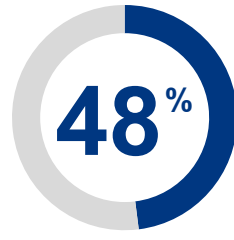
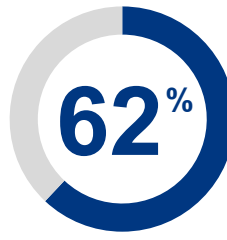
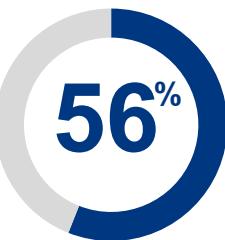
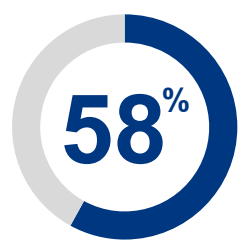
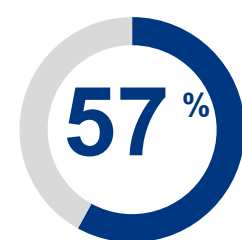
The dominance of the internal combustion engine looks to be finally coming to an end, as greener travel becomes a priority – a shift driven as much by government regulation as consumer demand.



Car ownership (own at least 1 car)



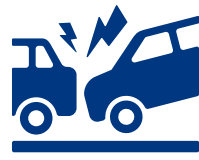
Main concerns



Your vehicle breaks down far from your home



An accident that you are responsible for causes personal injury to others



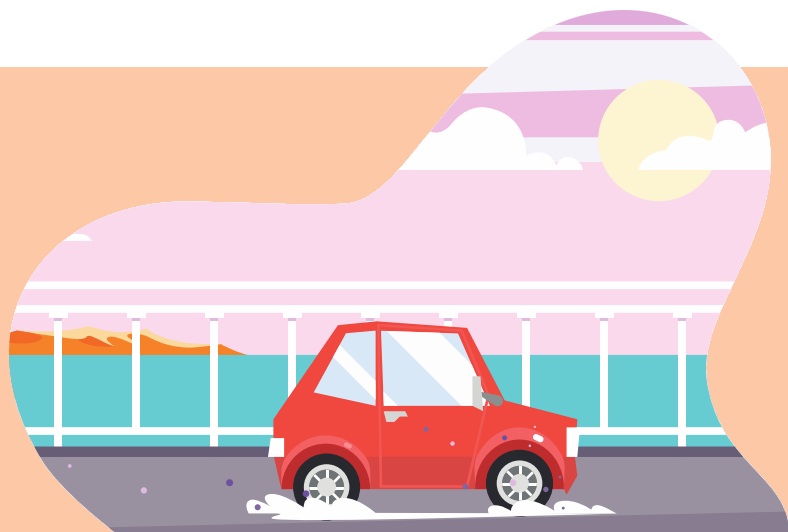
Being exposed to infections illnesses while on public transport



TRENDS #1

Sustainable Living

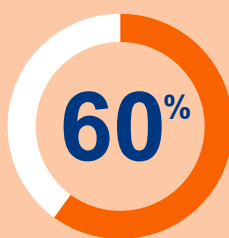
The rise of electric vehicles continues slowly but steadily to grow, with barriers including cost and (lack of) availability of charging points –but driving forces ranging from eco-mindset, improving infrastructure as well as governmental support.



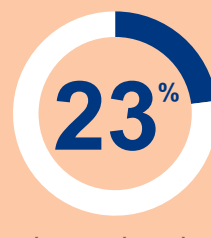
Growing appetite for electric cars in most of key markets, which accompanied interest for green mobility insurance & assistance services.



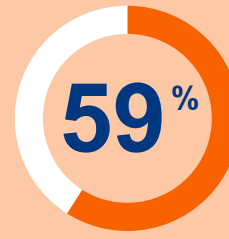
Have purchased a green vehicle (hybrid, electric):



High interest for Telephone assistance dedicated to electric vehicles



have already subscribed to it



High interest for Electric vehicle home charging station



have already subscribed to it

TRENDS #2

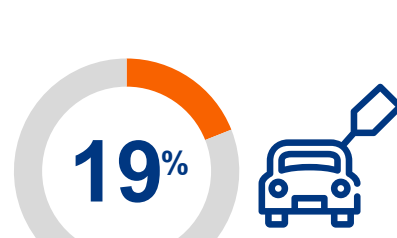
Ownership overhaul

Traditional forms of ownership are being disrupted. A preference for lighter living is prompting consumers to choose flexible access models over permanent ownership. This change in behavior is boosted by more flexible offerings that invite customers to share, rent, pay-as-you-go and subscribe.

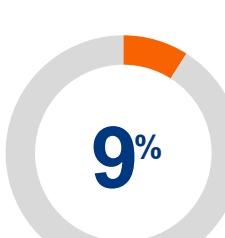
- Financial uncertainty will push consumers to avoid significant investments and favor access over ownership in expensive categories such as cars.
- Continued remote living (e.g. the permanent shift towards more hybrid working) also means the car becomes less of an everyday need.



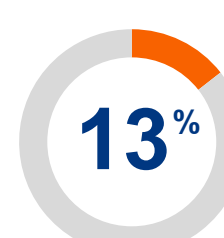
The majority intend to buy their car but the youngest tend to choose to finance their vehicle in leasing and favor renting or sharing solutions.



Take their car in leasing



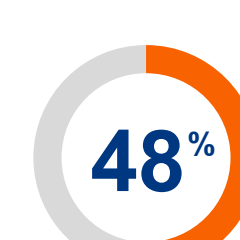
Rent a car



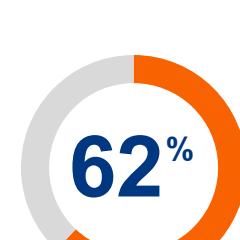
Used a shared vehicle

In the other hand, there are new barriers too, which should be considered.

- Consumers are more hygiene-aware, the thought of sharing vehicles with others may be less appealing.



Use their car more often during the pandemic

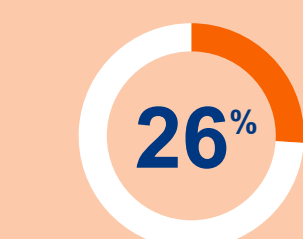


Fear to be exposed to infections illnesses while on public transport

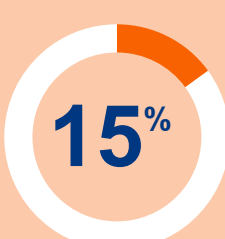
TRENDS #3

City fleets & Micromobility

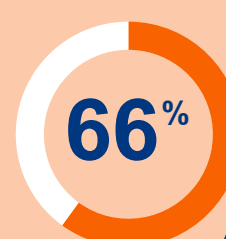
Urban dwellers desire efficient, safe, flexible and convenient transport, without the responsibility, for ever shorter and medium distances.



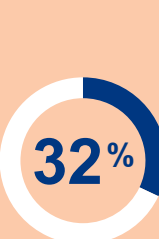
have used a bike more often since the pandemic



have used an e-scooter more often since the pandemic



have high interest in Multimodal insurance



have already subscribed to it

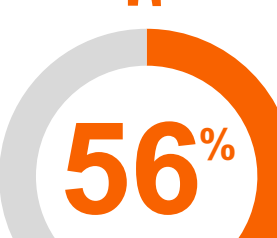
TRENDS #4

Tech-enhanced mobility

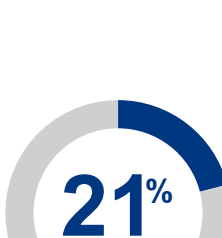


The automotive & mobility ecosystem continues to be disrupted by tech. Access & functionalities to autonomous vehicles. In car-wellness enhanced by tech, fully connected cars enabling better safety are becoming a reality.

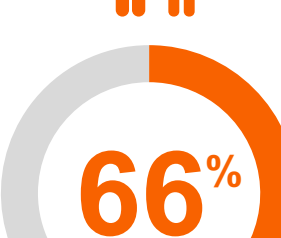
Monitoring system of the behaviors that can lower insurance premium



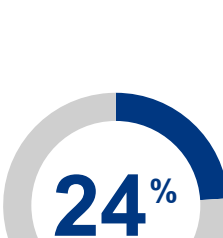
Have high interest



have already subscribed to it



Have high interest



have already subscribed to it