

PRESS RELEASE

Paris, 26th January, 2021



Living with COVID-19: Allianz Partners reinforces new uses and modes of mobility

The COVID-19 pandemic and its aftermath will very likely have long-term effects on the automotive and mobility industry. In Allianz Partners' ["Reopening the World: Life After COVID-19"](#) Report, remote working is predicted to impact mobility needs and mobility usage patterns, leading to more sharing and flexible mobility as well as to short-term car rental rather than full car ownership. Some car manufacturers expect subscription services to account for 10% of all car sales in the US and Europe, and as much as 50% of some OEM's revenues in 2025¹. During lockdown, road travel and public transport usage declined steeply in the short term, and at the same time many people turned to micromobility as an alternative, perceived as less risky than public transport.

Allianz Partners aims at going beyond being a simple insurance and service provider: the group is continuously developing and implementing holistic mobility solutions to meet the needs of its business partners and to provide peace of mind to end customers. Now more than ever, Allianz Partners is working closely with OEM partners, new mobility providers and the whole mobility ecosystem to provide targeted and flexible offerings to help them navigate the new COVID environment. We especially support the accelerated push for flexible ownership solutions, micromobility offers and digital distribution.

Integrated services for flexible vehicle ownership

As a response to shifting consumer preferences, car subscription services – offered by both established OEMs and innovative start-ups – are now becoming increasingly popular in the mobility industry; short-term vehicle leasing offers customers a high degree of flexibility, cost transparency and individualized mobility.

Ease of use is a key differentiator for car subscription models. This is enabled by an intelligent integration of various service and insurance elements within the subscription model. Allianz Partners supports car subscription providers by offering insurance and services bundles such as fully comprehensive motor insurance, personal accident Insurance, or roadside assistance services included in the overall monthly subscription rate.

Reinforced safety for micromobility customers

With the increasing change from customers no longer owning a private car to instead becoming subscribers to mobility, shared e-bikes and e-scooters will be the transport of choice to save time and avoid traffic jams for short journeys. The altered cityscapes of recent months show that e-scooter fleets have already become an indispensable part of city center life.

¹ [COVID-19 Impact On Global Automotive Industry, Counterpoint Research, September 2020](#)

With growing competition in the micromobility market, providers increasingly differentiate themselves by ensuring additional levels of safety to their riders. The right insurance protection is playing an important part in making micromobility a safer way to travel, offering an additional degree of security for riders, as well as for third parties, and are increasingly becoming a prerequisite for operator licenses. Allianz Partners is supporting micromobility providers globally with comprehensive insurance solutions to cover riders for personal accident and third party liability during their e-scooter or e-bike journey. We also launched a joint awareness campaign on road traffic safety and micromobility with one of our business partners in Europe.

Being part of the OEM digital ecosystem becomes the new norm for insurers

OEMs, including their dealerships, are more than ever looking for partners who have a holistic approach and are able to develop and offer digital insurance product and service solutions like embedded / by default motor insurance and assistance services which are fast and easy to implement. Allianz Partners already works very closely with OEMs and their dealer networks in enabling an omni-channel approach and supporting a shift towards digital distribution for those customers who will continue to buy, finance or lease their own vehicle.

Developing and implementing digitalized processes around embedded insurance product and service solutions across geographies simplifies the customer journey and makes the customers' life easier, increasing customer satisfaction and loyalty. In Germany for example, Allianz Partners, together with one of our OEM partners, launched a new and fully integrated insurance by default solution, where fully comprehensive motor insurance comes with the car and at no extra cost for the customer. With the insurance product included in the vehicle, we tap into a new field of simplification for the salespeople at the dealership and for our customers.

Tomas Kunzmann, CEO Assistance & Automotive and Board Member of Allianz Partners, commented, "The mobility sector is undergoing a radical transformation, and customers are demanding more flexible, individual, digital and easy-to-use mobility solutions than ever. As a trusted partner to OEMs and mobility providers, Allianz Partners is playing an active role in accompanying traditional and new players as they respond to the new forms of mobility consumption of customers across the world by implementing holistic mobility solutions. We are also ensuring that the safety challenges that come with this transformation are addressed so that customers can have peace of mind whatever mode of transport they take."

About Allianz Partners

Allianz Partners is a world leader in B2B2C insurance and assistance, offering global solutions that span international health and life, travel insurance, automotive and assistance. Customer driven, our innovative experts are redefining insurance services by delivering future-ready, high-tech high-touch products and solutions that go beyond traditional insurance. Our products are embedded seamlessly into our partners' businesses or sold directly to customers, and are available through four commercial brands: Allianz Assistance, Allianz Automotive, Allianz Travel and Allianz Care. Present in 76 countries, our 21,500 employees speak 70 languages, handle over 65 million cases each year, and are motivated to go the extra mile to help and protect our customers around the world.

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