

# PRESS RELEASE



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## Re-opening the world: how will our lives be changed by the pandemic?

*In a new report, Allianz Partners looks at how personal mobility, travel, the home and healthcare may evolve in 2021 due to COVID-19.*

With the end of the global pandemic predicted to come in December 2020<sup>1</sup>, a new way of living will emerge, and the world will be very different. Allianz Partners commissioned Futurologist Ray Hammond to anticipate and envisage some early patterns of change which are likely to shape this new world. The findings include:

- **Home:** our home will no longer be a place to spend just evenings and weekends, it will become a multi-functional digital fortress.
- **Health:** digital health technology will become the norm, including teleconsultation, encouraging rapid adoption of wearable health technologies.
- **Personal mobility:** road travel will return to normal levels; major cities around the world will continue reorganizing infrastructure to encourage the use of micromobility.
- **Travel:** Rigorous sanitation measures will be adopted throughout the leisure and tourism industry and leisure air travel is likely to return to pre-COVID levels only after a few years.

### The home takes on a completely new dimension

COVID-19 has accelerated the future of our homes and given them a new role in our lives.

While working from home was the exception before the pandemic, it will increasingly become the norm for jobs that allow it. The home will therefore become more than just a place for leisure time, it will be a hub for work. This will include its increasing use for professions such as fitness instructors, broadcasters and psychotherapists. Furthermore, the home will become a hub for learning as university aged students are increasingly likely to spend a semester or two at their parents' home.

The future home will also be transformed into a real digital fortress with smart sensors, detectors, secure courier drop off points, and even integrated health monitoring such as electronic diagnostic equipment and apps to allow people safety and independence.

In the future, it will be a place where we will get medical care and which will accommodate equipment and services for the elderly. In the long-term, some families may choose to create space in the home for the care of an elderly family member; this space will be equipped with health monitoring and video connections to

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<sup>1</sup> Data scientists at Singapore's University of Technology and Design have utilized artificial intelligence to create data-driven predictions of the trajectories of COVID-19 in different countries, ultimately predicting when the current outbreak will end. The report assumes that a vaccine will likely be found and administered in bulk by Q3 2021.

allow vulnerable family members to be looked after remotely by health professionals while in the comfort of their own home.

### **Healthcare will have to respond to new expectations**

The reformed societies that will emerge from the pandemic of 2020 will be wiser and far better prepared to deal with any new risk to public health. Public opinion is going to demand more health expenditure from governments, and countries will increasingly localize medical supply chains to ensure quick access to medicines and equipment.

Doctors as well as patients will continue, as far as possible, remote routine consultations online, as the digital delivery of medical services and information has the potential to ease the burden on healthcare systems. During the COVID crisis, other than providing consultation and support to patients, telehealth also helped prevent the spread of the virus by reducing the number of people visiting breeding grounds such as clinics and hospitals. Digital health technology will become the norm, with rapid adoption of wearable health technologies.

The arrival of the pandemic and the subsequent lockdown produced a sharp spike in patients reporting mental health issues such as grief, increased anxiety and depression. Mental health professionals have also been making considerable use of remote counselling which allows a better long-term medical follow-up for those who have suffered the most.

It is predicted that the mental health aftermath of the pandemic will last longer than the pandemic itself; it is very likely that mental health professionals will continue to use video consultations in their mix of treatment methods in the future.

### **A shift towards more sharing and flexible mobility**

While the wearing of “smart face masks”<sup>2</sup> will make it possible to identify people who are ill, and the volume of passengers on trains will be reduced; many people will rethink their trips.

During the COVID-19 induced lockdowns, people discovered that they could order their groceries or other shopping items online with ease and speed. Many worked from home, and they will now ask themselves whether it makes sense to own a car. This is likely to accelerate the trend towards short-term car rental rather than full car ownership and is likely to add to the number of those using car sharing schemes.

In the past months, thousands of miles of new bike lanes have been built in cities which are being closed to traffic. Commuters around the world have massively adopted the bicycle as they emerge from months of COVID-19 lockdown. This will have a positive impact on the use of new modes of micromobility, such as bicycles, electric bicycles, e-skateboards and e-scooters (shared and owned) that could get people from A to B in ways that avoid using public transport, reducing greenhouse gas emissions and improving urban air quality.

At the same time, the authorities will have to provide charging points, create more bike lanes, and regulate usage to ensure riders have the correct insurance, observe speed limits, wear helmets and dock shared mobility items responsibly. With increased usage, micromobility providers will also need to ensure the safety of riders by providing clear hygiene rules and safety tips.

### **The Travel experience will never be the same again**

COVID-19 has been a real turning point for the travel industry: airplanes stayed grounded, train services reduced, cruise ships could not dock because of infected passengers, and restaurants and hotels had to

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<sup>2</sup> A new generation of mask which shows if a person with Covid-symptoms sneezes nearby. These masks are now under development at MIT and Harvard University in the USA.

close because of sanitary measures. The post-pandemic period will open a new era of precaution with less spontaneity and more protections against virus.

It is predicted that short haul and domestic air travel will recover first, but travelers will change their behaviors, including wearing face masks throughout their journey and saying goodbye to loved ones outside the airport. In some cases, jet bridges to planes will be used as a final “disinfectant tunnel”. Airlines will cut down on cabin bags to speed up boarding and reduce contamination risk, and will reduce food and drink services.

The most affected will surely be the cruise industry as no one has a clear vision of how cruises can be organized while respecting social distancing and, above all, the quarantine of sick travelers to avoid contamination.

Hospitality will be impacted by enhanced sanitation measures. Restaurants are likely to reopen with shorter hours, for fewer days, with far fewer tables and greatly streamlined menus. In the meantime, delivery and take-away orders by smartphone apps will hugely increase. All-inclusive hotel packages are likely to be redesigned to remove buffet-style food and drink delivery to ensure guests receive service at their individual, socially distanced tables. Local excursions are likely to be provided exclusively for individual parties and will inevitably be more expensive.

Finally, business travel will be reconsidered since the pandemic has shown that global project management can be done by video conferencing, allowing financial cost and greenhouse gas emissions reductions. Only trade meetings, exhibitions and international sporting events are likely to resume to normal levels in the foreseeable future.

**Sirma Boshnakova, CEO at Allianz Partners, commented:** *“The coronavirus crisis has led to many changes in how we live our everyday lives, and with this, customer expectations and behaviours have evolved. We commissioned this report to be able to anticipate and develop the most innovative and effective solutions for our customers to offer them peace of mind now and in the future. As a leader in assistance and insurance services, we are ready to support transformations in the most important ecosystems for our group - home, health, mobility and travel.”*

The full report is available to read here: [https://www.allianz-partners.com/en\\_US/press-and-media/reports/life-after-covid.html](https://www.allianz-partners.com/en_US/press-and-media/reports/life-after-covid.html)

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## Press contact

Wellcom + 33(0)1 46 34 60 60


[allianzpartners@wellcom.fr](mailto:allianzpartners@wellcom.fr)

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