1. WHAT IS MOBILITY AS A SERVICE?

Mobility-as-a-Service (MaaS) provides travelers a single-entry point for all possible mobility solutions and allows for integrated and seamless customer experiences, including payment and insurance.

2. MEGATRENDS SHAPING THE FUTURE OF MOBILITY

Shifting towards integrated mobility is a challenging business issue. Mobility players have to deal with technical and regulatory considerations – the need for data, technology retrofitting legacy vehicles, open ecosystems, city readiness, and most of all, determining the right economic model that provides a seamless experience for the customer.

3. MOBILITY AS A SERVICE LANDSCAPE: EMERGING RISKS

Ride Share

An ex ante management of smartphone adoption in the US led to the rise in ride-hailing services which are now the biggest providers of personal urban trips.

The rise of ownership of smartphones and ride-hailing services has been driven by an explosion in mobile cellular subscription growth.

In the case of peer-to-peer platforms, the ownership of risk and liability now lies with the personal vehicle owners rather than corporations. This elevates the question of liability and point in time. For instance, most personal motor insurance excludes coverage when owners rent out their personal car.

Car Subscriptions

A model of car rental that provides on-demand, short-term access to a vehicle usually reserved through a mobile application.

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Micromobility

A category of modes of transport that are provided by very light vehicles, usually carrying one or two passengers for personal use.

Unlike ride-share, car-share, and car subscriptions that shift risk from individuals to commercial entities, the volume of these services stresses the tension between personal and commercial insurance solutions.

4. WHERE TO NEXT?

Shifting towards integrated mobility is a challenging business issue. Mobility players have to deal with technical and regulatory considerations – the need for data, technology retrofitting legacy vehicle, open ecosystems, city readiness, and most of all, determining the right economic model that provides a seamless experience for the customer.

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