

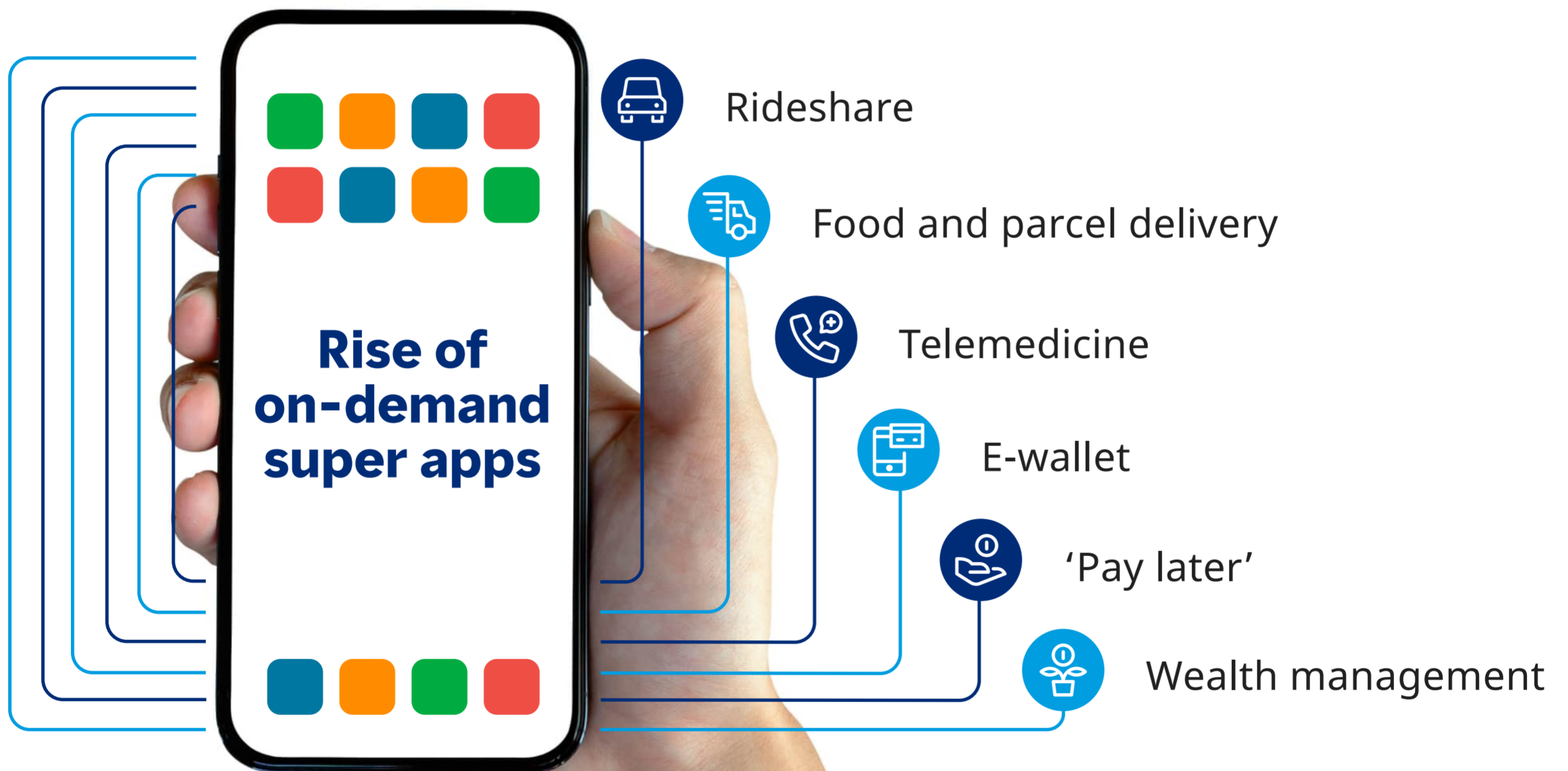


Mobility in a post-pandemic world

Trends and risks shaping the sharing economy

A mobility revolution in Asia is under way

40% of the world's Unicorns' value is generated in Asia.*



Post-pandemic, super apps are considering to expand their services to address consumer needs. Demand for mobility services continues to grow, but so do the risks associated.

Source: Nikkei Asian Review Dec 2017

Mobility trends in the spotlight

With opportunities come challenges:



Mobility Services



Last Mile Delivery



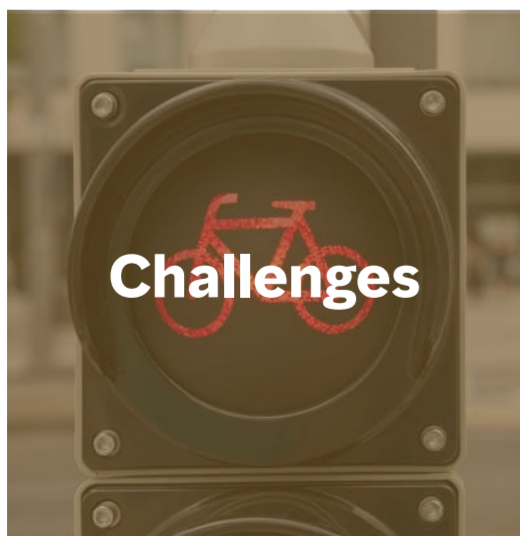
Autonomous Commercialization



Increasing demand for mobility sharing services and micro mobility for a greener alternative.

Change in consumer habits fuel e-commerce, online delivery and digital payment sector growth.

Risk data aided by technology can be used to retain more risk and personalize pricing based on driving behavior.








Quantifying risk. Uncertainties in insurance coverage regulations and pricing for shared micro mobility.

Cybersecurity resilience. Data handling and sharing regulations.

New Entrants. OEMs with risk data can develop in-house coverage and compete against traditional insurers.

Key risks facing mobility solution providers

Risk	Mobility Services	Autonomous Commercialization	Last Mile Delivery
 People Risk	Moderate Concern	Moderate Concern	Highest Concern
 Reputation Risk	Moderate Concern	Highest Concern	Less Concern
 Competitive Risk	Less Concern	Less Concern	Moderate Concern
 Regulatory Risk	Highest Concern	Highest Concern	Moderate Concern
 Cyber Risk	Highest Concern	Highest Concern	Moderate Concern

 Less Concern
  Moderate Concern
  Highest Concern

Last Mile Delivery: The Key Risks

This final step in the fulfillment process is also the most expensive, accounting for **53% of overall shipping costs.**



People risk:

Reliability of gig economy couriers.



Reputation risk:

Dips in service may lead to loss of trust.



Competitive risk:

Customer demand for differentiated pricing.



Regulatory risk:

Changing rules such as greener fleet mandates and data handling regulations.



Cyber risk:

Increased interoperability and data-sharing.

Taking advantage of the mobility tailwind



Marsh Sharing Economy and Mobility Practice

Risk advisory

Marsh advisors identify risks, quantify exposures, and build a robust and adaptable risk management strategy aligned to your growth plans.

Program design, optimization, and placement

Obtain sufficient insurance limits to cover your valued community; protect your assets with bespoke on-demand digital insurance solutions.

Risk allocation

Implement solutions to share risk among stakeholders, lowering cost of risk for companies leading the mobility revolution.

We are dedicated to helping clients overcome obstacles to growth and seize opportunities with structured advice and relevant products/services.

In the post-pandemic world, **trust** is critical to sustaining growth momentum. Insurance plays an essential part in the trust dynamic—facilitating permission to operate and protecting the platform and the user where responsibility for risks may not be clear.

Discover the capabilities of the **Marsh global Sharing Economy and Mobility Practice** and explore bespoke solutions to insurance and risk management that can help your organization effectively mitigate risks in pursuit of growth.



For more information
and to read more:

<https://info.marsh.com/mobility-paper-infographic>