Smart Mobility

Munich Re’s Smart Mobility program is a simple approach to the complex issues surrounding auto risks. It delivers customized technology-driven risk management solutions to help mitigate our clients’ auto losses and prepare for the future of mobility.

Operations
Munich Re’s Smart Mobility has established and continues to cultivate key internal and external partners that enable us to provide state-of-the-art solutions designed to:
- Reduce auto losses through the use of new technologies geared to a client’s specific needs
- Deliver white-label telematics, collision avoidance and data analytics solutions to clients
- Improve policyholder engagement through differentiated products and services

Process
Our systematic approach in evaluating a client’s needs for mobility-based auto insurance solutions includes:
- Conducting a detailed LossDetect® (patent pending) analysis of a client’s book of business
- Reviewing a client’s insured fleet characteristics and existing safety measures
This analysis identifies a client’s causes of loss and matches a solution, such as driver training, fleet management software, collision avoidance technology and/or other options to mitigate auto losses.

Our ecosystem of partners
We have established long-term relationships with leaders in the telematics, crash avoidance, claims and mobility verticals to customize unique solutions to address a client’s needs.
We evaluate and refresh our ecosystem of partners to ensure that our clients have access to the latest innovative solutions. Our Munich Re innovoscouts, located in Silicon Valley, are focused on identifying potential startups that will have an impact on auto risks. Once a startup is identified and vetted, we pilot the technology and analyze the results before admitting the startup to our ecosystem.

For additional information about Munich Reinsurance America, Inc.’s Smart Mobility program contact:

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Printed May 2019