

“The Mobility Technology Center creates confidence in innovations at the interfaces between the mobility, automotive and insurance industries.”

Christian Wagner
CEO and founder, in-tech

Because even
the best mobility
ideas need trust.

The Mobility Technology Center (MTC) bundles the technical, research and insurance expertise that innovations need for successful marketing in the mobility ecosystem. The interdisciplinary team, which brings together diverse engineering, software development and insurance expertise, is based in Garching, Munich. They transform uncertainties that make it difficult for innovations to enter the market into sustainable market opportunities.

For client projects, the MTC also draws on the resources and infrastructures of its strong founder network: Munich Re, ERGO, in-tech and MaLiBu. The founders of the MTC are investors and partners. As adviser, they provide the MTC with hands-on support.

As the world's largest reinsurer, Munich Re contributes its experience in covering its clients' risks in the mobility industry. ERGO Mobility Solutions provides support in the management of new risks with digital insurance products.

With over 2,100 employees worldwide, in-tech is a leading service provider for the development of hardware and software solutions and is propelling forward projects relating to autonomous driving, electric mobility and smart mobility.

MaLiBu Vehicle Concept Engineering, which specializes in engineering services in vehicle technology, contributes the latest findings from applied science and close-to-production research. Its managing partner, Professor Markus Lienkamp, holds the Chair of Automotive Technology at the Technical University of Munich (TUM).



“The MTC helps to make data-driven products, services and business models in the field of mobility safer, more marketable and more sustainable.”

Karsten Crede
Member of the Board of Management, ERGO Digital Ventures

The Mobility Technology Center (MTC) combines insurance expertise with development experience in the key technologies of sustainable mobility: electric powertrains, high-voltage batteries, driver-assistance systems, autonomous driving, new mobility concepts and software for digital platforms. The company aims to leverage its expertise and services to build trust among all stakeholders – especially end customers – in innovations in the mobility market. The MTC is an independent service company that offers consulting and development projects that create added value for customers from the automotive, mobility and insurance industries.

The Mobility Technology Center provides support in four key areas of mobility



Electric mobility

Ageing prediction

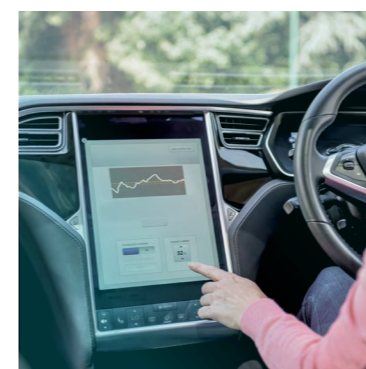
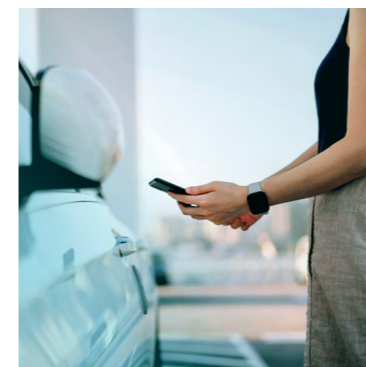
The MTC makes profound predictions about the expected ageing behaviour of high-voltage batteries in electric vehicles. These can be used as a basis for battery guarantees and residual value forecasts. The algorithm is based on fleet and laboratory data and takes into account specific usage profiles and climatic conditions.

Battery user score

The MTC offers a dynamic battery user score, which analyses the user's charging, standing and driving behaviour in real time and provides individual suggestions for improvement. This gives the customer the opportunity to positively influence the remaining service life and thus also the residual value of the battery.

Electric vehicle benchmarking

The experts at the MTC compare electric vehicles using state-of-the-art methods under real conditions and in practical usage scenarios. They make well-founded statements about, among other things, range, battery ageing, consumption, charging behaviour and thermal management.



New mobility and vehicle fleets

Comprehensive risk analysis

The MTC team identifies measures that specifically reduce accident and breakdown risks within fleets. To do so, the team evaluates data related to claims, booking or driving, anonymously and analyzes relevant business and logistics processes, including claims management.

Risk management measures

The team employs a comprehensive risk management toolkit to help select, prioritize and implement the most effective measures for a fleet. Its support ranges from implementing hardware and software for telematics applications to conducting driver training and performance measurement.

Individualized pricing

The MTC supports the pricing of insurance premiums for vehicle fleets. Using a data-driven approach, the team calculates a dynamic risk premium on the basis of fleet usage, from customer segmentation to bookings and driving behavior. This enables a more sophisticated and accurate assessment of the fleet's risk and ensures that fleet operators are paying adequate risk premiums.

Digital platforms

Product consulting

Staff specialized in multi-channel sales and digital platforms offer advice on the choice of products and services that are suitable for digital marketing in the context of mobility. They identify customer touch points and determine contextual data in order to offer insurance products at the right place and at the right time.

User experience

An appealing look and feel is a decisive factor when it comes to communicating an innovative brand and product promise. The MTC helps to make the product's presentation, handling and user experience simple and intuitive.

Developer tools and implementation

The MTC assists with technical implementation, from simple white-label application development to API-based integration of sales channels and integration into infotainment systems. The team has a lot of experience, especially in designing an attractive user experience that meets all legal requirements.

“With the latest findings from science and research and its unique equipment, the MTC can explore the boundaries of high-voltage batteries and assistance systems.”

Prof. Dr.-Ing. Markus Lienkamp (TUM)
Managing partner and CEO, MaLiBu

Assistance systems and autonomous vehicles

Driver assistance system benchmarking

The MTC team performs tests in real traffic situations and simulations to evaluate the effectiveness of assistance systems. They help to transfer the findings into risk models and optimize safety and performance.

Dynamic safety score

Experts at the MTC use driving and vehicle data to evaluate the functionality and performance of assistance systems as well as their behavior in real traffic situations. The score not only provides transparency, but also gives the person behind the wheel feedback on the safety of the driving style

in combination with the driver-assistance systems. These results provide the basis for innovative insurance solutions.

Autonomous driving consulting

The MTC's team of experts advises on the development of autonomous vehicles, from people movers to private cars and commercial vehicles. The team assists in the realization and operationalization, paying particular attention to the safety of all road users.

