



DRIVING THE NEXT
IN MOTOR RISK

**OPENING KEYNOTE:
RAPHAELE CARREAU, HEAD OF INSURANCE
MOBILIZE FINANCIAL SERVICES**

**HOW DOES RENAULT GP
EMBRACE THE CHANGES IN
AUTOMOTIVE INDUSTRY AND BEYOND**

RENAIUTUION



RESURRECTION



RENOVATION



REVOLUTION



VALUE FOR MONEY

**MODERN
MAINSTREAM**

**EARLY
ADOPTERS**

MOBILIZE
BEYOND AUTOMOTIVE

◀◀ **NEW BUSINESSES** ▶▶

20% OF RENAULT GROUP
TURNOVER

A NEW GENERATION AND MILITANT BRAND

CIRCULAR ECONOMY

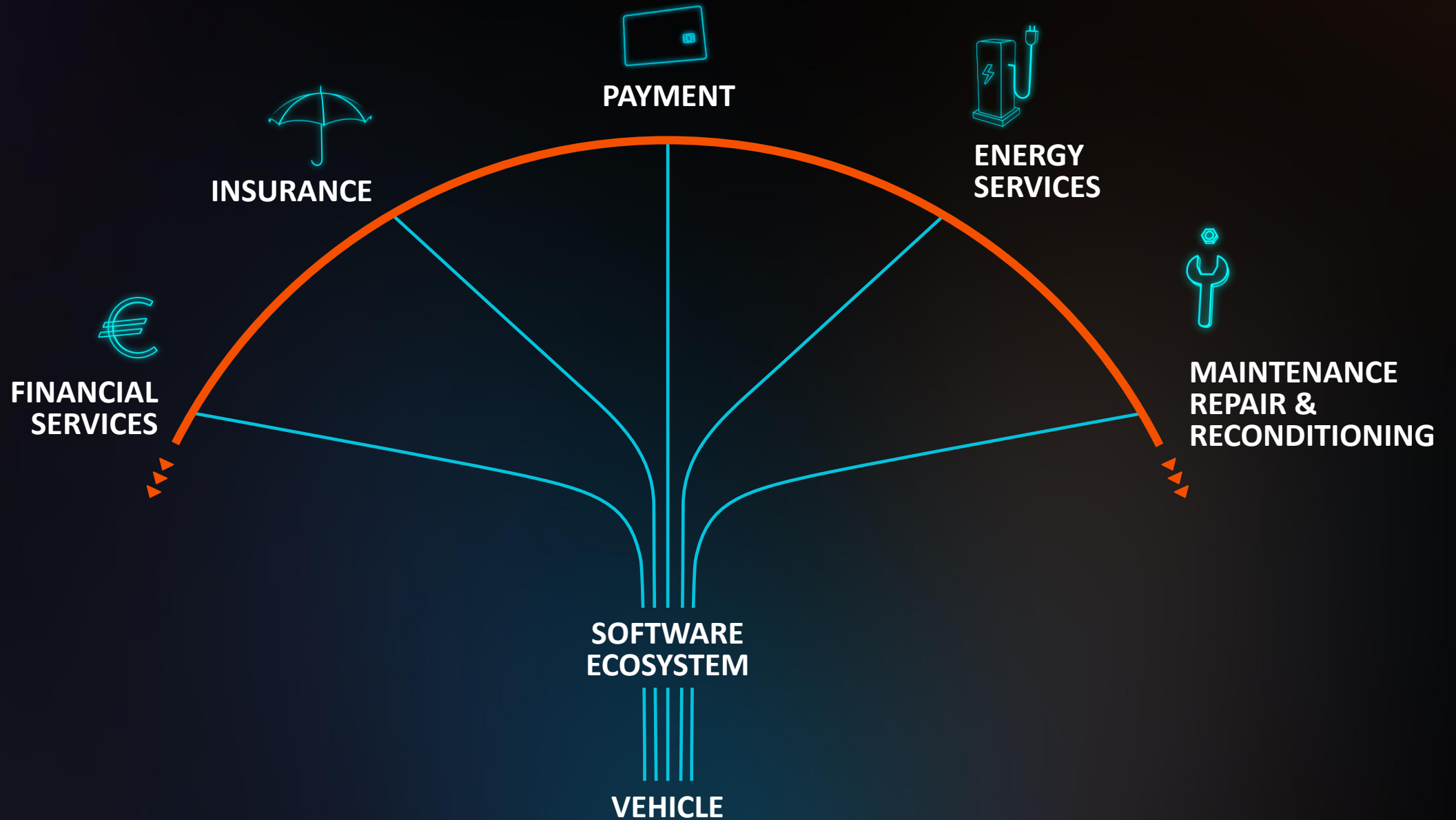


REDUCED CARBON FOOTPRINT

ACCESSIBLE TO ALL



A NEW BUSINESS MODEL: **VEHICLE-AS-A-SERVICE**



LIMO LOUNGE



DUO PLAY



BENTO DISPATCH



HIPPO PACK



LIMO: RIDE-HAILING



2022



100%
electric



-10% TCU
versus ICE

**LEVERAGING
EXISTING ASSETS**

iCabbi, Karhoo,
Mobilize Power Solutions,...

MOBILIZE DRIVER SOLUTIONS: UNIQUE IN THE MARKET

SUBSCRIPTION



INSURANCE

CHARGE



ONE-STOP SHOP

COMPLETE PACKAGES

MAINTENANCE

**ROADSIDE
ASSISTANCE**



NEW TRENDS = NEW BUSINESS



1 Flexible
mobility
solutions
▶▶▶

2 Digital and
seamless
journeys
▶▶▶

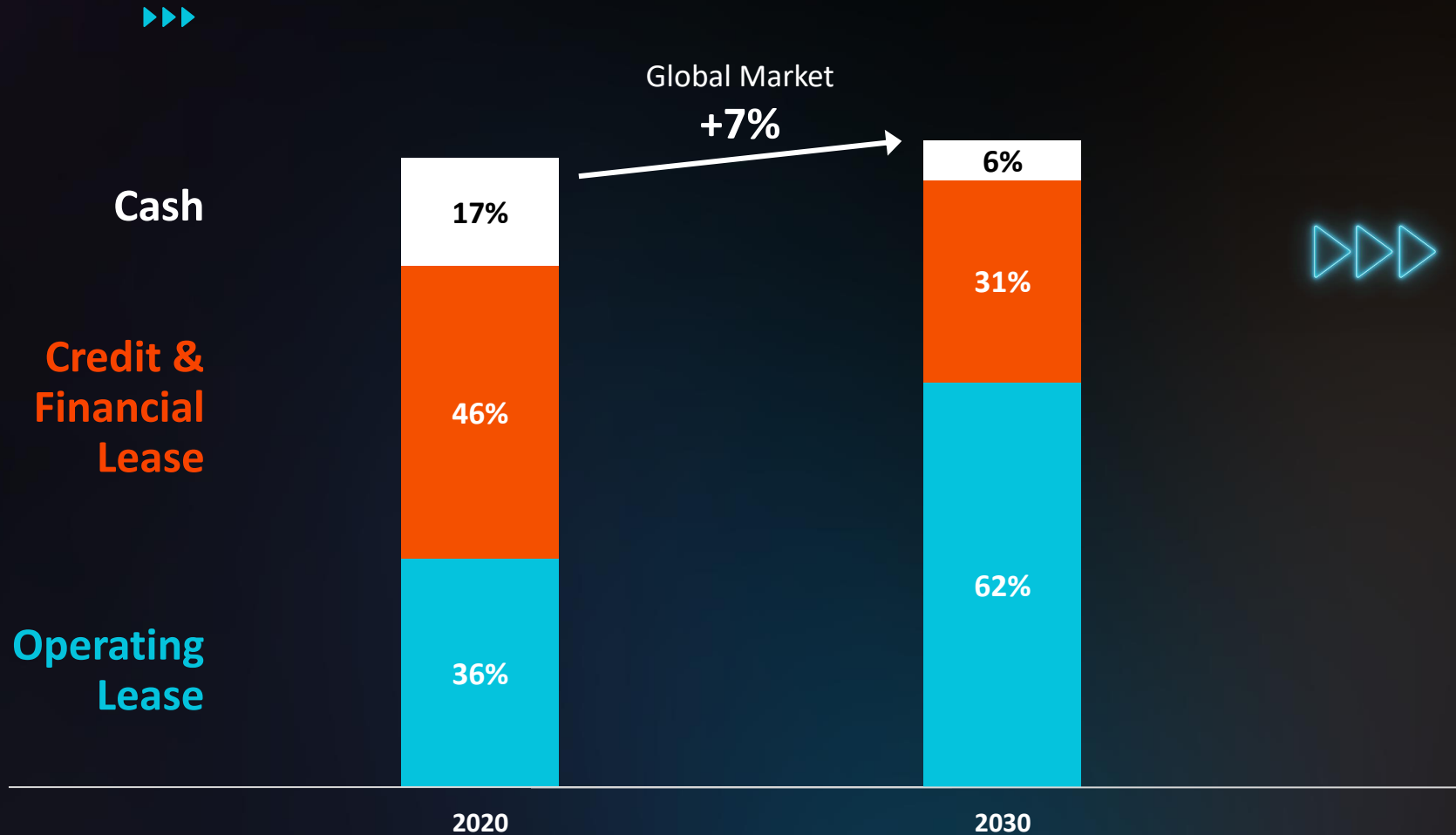
3 Business fleets
▶▶▶

4 EV
▶▶▶

5 Connected
cars
▶▶▶

MARKET IS SHIFTING TOWARDS LEASING AND SUBSCRIPTION

EVOLUTION OF NEW VEHICLES FINANCING MARKET



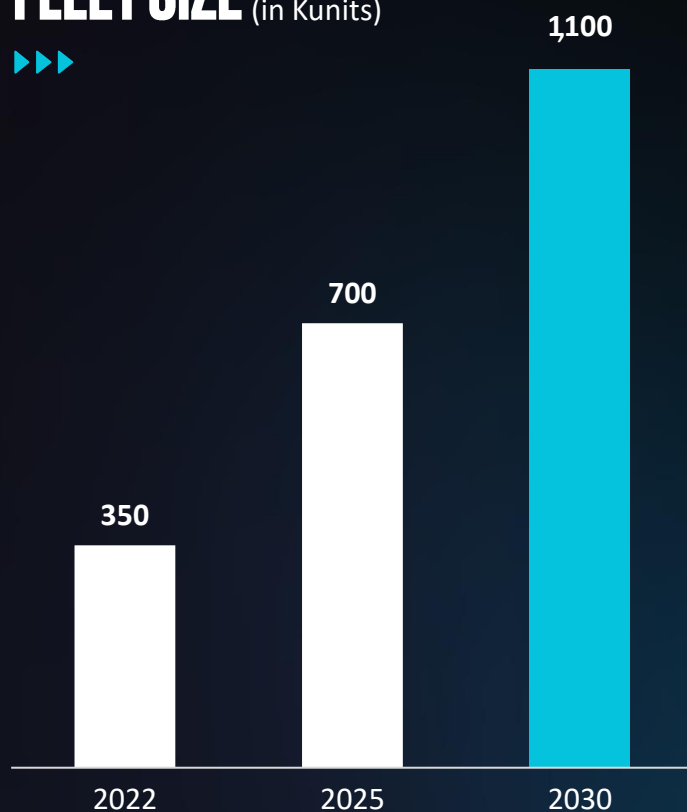
**OPERATING
LEASE MARKET**

+84%

DEVELOP NEW CAR BUSINESS THROUGH OPERATING LEASE

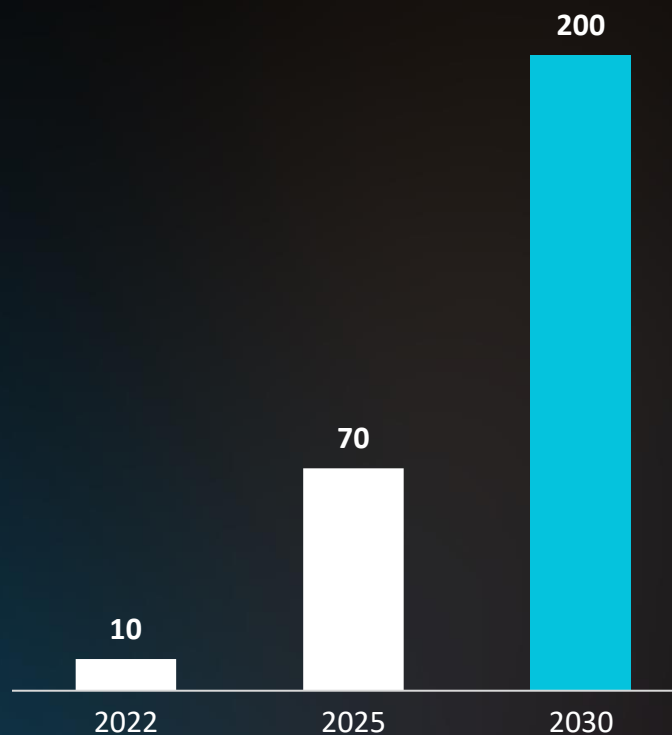
OPERATING LEASE

FLEET SIZE (in Kunits)



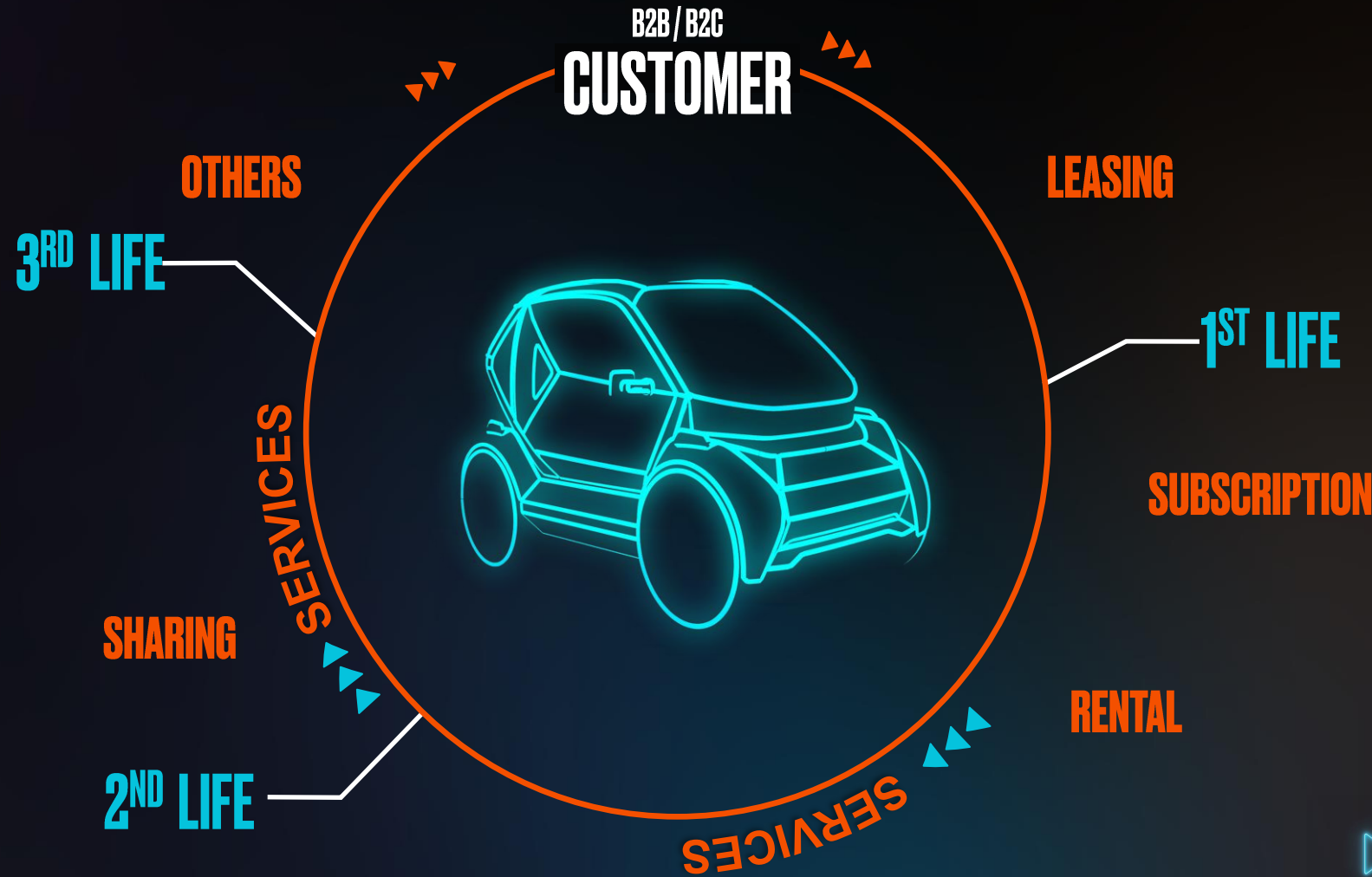
CAR

SUBSCRIPTION (in Kunits)



EXTEND THE OFFER TO OUR MAIN COUNTRIES

INCREASE USED CAR BUSINESS THROUGH THE CONTROL OF THE **CAR LIFETIME**



REDUCED CARBON FOOTPRINT

3X AMOUNT FINANCED
BY 2030

LAUNCH DISRUPTIVE SERVICES LEVERAGING NEW MOBILITIES TRENDS

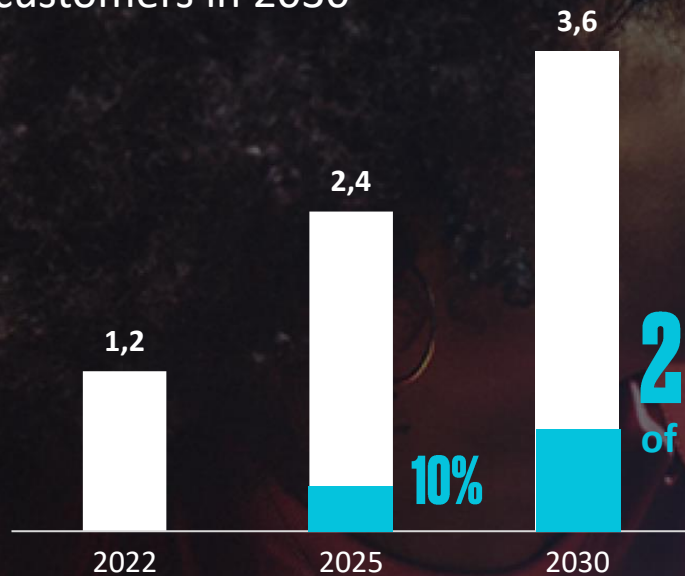
CAR

INSURANCE (in M of customers)



3.6M

customers in 2030



Europe Premium Market Size: 175 Bn € in 2022, 285 Bn € in 2030

UBI Market size: 24% in 2030

Source: Global Data Insurance & EIOPA 2019 & 2020

FULL PAYMENT

ECOSYSTEM



1M

customers in 2030

E-Payment

In-car payment

Innovative Credit Card dedicated to electric car

- Charge pass
- Buy now pay later
- CO₂ tracking and offsetting
- Cash-back, partners rewards

In-Car Payment Market Size: \$ 80 Bn in 2025

Source: Accenture

SAME DIRECTION - DIFFERENT MARKET APPROACH



MOVINX

AND MORE...

▶▶ **OUR AMBITION: BUILD A FIRST CLASS CUSTOMER EXPERIENCE**

WHY NOW?

CUSTOMERS

▶▶ **DIGITAL**
EXPECTATION

▶▶ **OEM EMBEDDED**
OFFER
APPROACH

▶▶ **NATIV CAR**
CONNECTIVITY

▶▶ **EV**

HOW TO?

▶ **INTEGRATED IN
OEM ECOSYSTEM**

▶ **DIGITAL & OMNICHANNEL
BY DESIGN**

▶ **MULTI COUNTRIES
GO TO MARKET**

▶ **FACILITATED
INNOVATION
INTEGRATION**

FROM INSURING AN OBJECT TO INSURING MOVEMENT



We all want a world with a better quality of life. A world where mobility will be more responsible, with less pollution, fewer cars, a better management of resources, and 0 CO2 emission. But the transition is not easy for anyone, whether they are an individual, a company or even a local collectivity. It was time for a major player to commit to taking action on a large scale, on all responsible mobility solutions, accessible to everyone, everywhere. By working together with other mobility players. By mobilizing all expertise. By providing real solutions for the use and management of energy and smart mobility services. Solutions that are able to improve the quality of life for everyone in the long term, no matter where they live and where they work. Responsible mobility will then become a daily reality for us, our children and future generations. Beyond automotive.

