WHAT IS CLAIMED IS:

1. An additive concentrate suitable to form a lubricating composition for use in an electric vehicle, the additive concentrate comprising:

a phosphorylated succinimide dispersant containing 2 wt% to 3.5 wt% phosphorus, the phosphorylated succinimide dispersant in an amount to provide 100 ppm to 650 ppm phosphorus when the additive concentrate is blended with a base oil to form the lubricating composition, and wherein the phosphorylated succinimide dispersant provides at least 70% of the total phosphorus in the additive concentrate; and

wherein the additive concentrate, when blended with at least 95 weight percent of a base oil selected from a API Group III base oil or blends of a Group III base oil with a Group II base oil, a Group V base oil, or mixtures thereof, forming a lubricating composition suitable for an electric vehicle and having a kinematic viscosity from 3 cSt to 6.5 cSt at 100°C and having a resistivity of at least 50 M Ω·m, as measured according to ASTM D2624-15 using the lubricating composition at 1.5 volts and at 30°C, after the fluid has been aged according to JIS K2514-1 at 150°C, and wherein the lubricating composition with the additive concentrate has 2 to 31 ppm of copper after 120 hours at 150°C pursuant to ASTM D130-18, and wherein the lubricating composition with the additive concentrate exhibits a 4-ball wear scar of 0.423 to 0.680 mm pursuant to ASTM D4172; and

wherein, if the base oil includes an API Group V base oil, then the additive concentrate is blended with up to 15 wt% of the API Group V base oil based on the total lubricating composition; and

wherein, if the base oil includes an API Group II base oil, then the additive concentrate is blended with up to 80 wt% of the API Group II base oil based on the total lubricating composition.

2. The additive concentrate of claim 1, wherein the phosphorylated succinimide dispersant contains 2.5 wt% to 3.0 wt% phosphorus.

3. The additive concentrate of claim 2, wherein the phosphorylated succinimide dispersant provides 115 ppm to 600 ppm phosphorus when blended into the lubricating composition.

4. The additive concentrate of claim 3, wherein the phosphorylated succinimide dispersant provides 115 ppm to 250 ppm phosphorus when blended into the lubricating composition.

5. The additive concentrate of claim 1, wherein the phosphorylated succinimide dispersant provides 250 ppm or less phosphorus when blended into the lubricating composition and wherein the lubricating composition has 300 ppm or less total phosphorus.

6. The additive concentrate of claim 1, wherein the lubricating composition with the additive concentrate has resistivity of at least 115 M Ω·m after the fluid has been aged according to JIS K2514-1 at 150°C.

7. The additive concentrate of claim 1, wherein the base oil is selected from API Group III base oils or mixtures of API Group II and Group III base oils.

8. The additive concentrate of claim 7 wherein, the phosphorylated succinimide dispersant provides between 115 ppm and 250 ppm phosphorus when blended into the lubricating composition; and the lubricating composition has between 160 ppm and 300 ppm total phosphorus, a kinematic viscosity from 5.5 cSt to 6.0 cSt at 100°C, and a resistivity of at least 115 M Ω·m after the fluid has been aged according to JIS K2514-1 at 150°C.