Sharing Economy, The way to new services
FOUNDATION OF MAIF: INSURANCE COMPANY ENTIRELY OWNED BY ITS POLICYHOLDERS
After 2010 : WHEN ACCESS REPLACES OWNERSHIP…

CARSHARE
ONLY
...IT IS NO LONGER ABOUT PROVIDING A CAR INSURANCE, BUT COVERING A JOURNEY, NO MATTER WHAT KIND OF TRANSPORT TAKEN
Someday we'll look back on the 20th century and wonder why we owned so much stuff. Not that it wasn't great at first. After thousands of years during which most human beings lived hand to mouth, in the 20th century the industrial economies of the West and eventually much of the rest of the world began churning out consumer goods — refrigerators, cars, TVs, telephones, computers. George W. Bush won re-election as President in 2004 in part by proclaiming an "ownership society": "The more ownership there is in America, the more vitality there is in America."

Even as Bush was announcing its birth though, the ownership society was rotting from the inside out. Its demise began with Napster. The digitalization of music and the ability to share it made owning CDs superfluous. Then Napsterization spread to nearly all other media, and by 2008 the financial architecture that had been built to support all that ownership — the subprime mortgages and the credit-default swaps — had collapsed on top of us. Ownership hadn't made the U.S. vital; it had just about ruined the country.
WHEN THE SENSE OF COMMUNITY GETS STRONGER AND STRONGER...
And where aspirations drive needs!
Needs Practises Aspirations

Aspirations

Practises

#Hacktivist #Achievement #SocialImpact

#Empowerment  #P2P

#HumanAfterAll

#CommunityDriven #QuantifiedSelf

#Self-care

#OnDemand #Click&Collect
& so what for Maif?

A way to innovate,

For transformation & hybridation!
Needs Practises Aspirations

Wheeliz

#Empowerment  #P2P
Aspirations: Motivation, Money, Affiliation, Hope

Usage: Empowerment

Ulule (startup) + MAIF
Aspirations: Quality, Simplifies, Trust, Money
Usage: OnDemand
MesDépanneurs (startup) + Maif (Claims)
KEY SUCCESS FACTORS

#1 LISTEN AND UNDERSTAND THIS ECO-SYSTEM

#2 BE KNOWN AND IDENTIFY OPPORTUNITIES

#3 BE ABLE TO START WORKING WITH START-UPS

#4 PROVIDE OUR PARTNERS WITH THE BEST SOLUTIONS

#5 BE ABLE TO HAVE STRATEGIC PARTNERSHIPS
Merci !
WE HAVE TO FORGET ABOUT INDUSTRIALIZED OFFERS.

IT’S TIME FOR AGILE PRODUCTS: ONE SIZE DOES NOT FIT ALL, BUT MAY FIT A SMALL COMMUNITY OF CUSTOMERS.