

**Sharing
Economy,
*The way to new
services***





1934

FOUNDATION OF MAIF : INSURANCE COMPANY
ENTIRELY OWNED BY ITS POLICYHOLDERS



Before

2010

OWNERSHIP ERA

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**



10 Ideas That Will Change the World

Our best shots for tackling our worst problems, from war and disease to unemployment and deficits

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SHARING

Today's Smart Choice: Don't Own. Share

◀ 8 of 10 ▶
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By Bryan Walsh | Thursday, Mar. 17, 2011

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.



Illustration by Neil Webb for TIME

2017,

Sharing

is

everywhere !

**WHEN THE SENSE OF COMMUNITY GETS STRONGER
AND STRONGER...**





And where aspirations drive needs !

Needs Practises Aspirations



The Elements of Value **Aspirations** the most customers' loyalty and the highest sustained revenue growth.

Practises

SOCIAL IMPACT



Self-transcendence

#Hactivist #Achievement #SocialImpact

LIFE CHANGING



Provides hope



Self-actualization

#Empowerment #P2P



Motivation



Heirloom



Affiliation/belonging

#HumanAfterAll

EMOTIONAL



Reduces anxiety



Rewards me



Nostalgia



Design/aesthetics



Badge value

#CommunityDriven #QuantifiedSelf



Wellness



Therapeutic value



Fun/entertainment



Attractiveness



Provides access

FUNCTIONAL



Saves time



Simplifies



Makes money



Reduces risk



Organizes



Integrates



Connects

#Self-care



Reduces effort



Avoids hassles



Reduces cost



Quality



Variety



Sensory appeal



Informs

#OnDemand #Click&Collect

& so what for Maif ?

A way to innovate,

For transformation
& hybridation !



Needs Practises Aspirations



Provides
hope



Self-
transcendence



#Empowerment

#P2P

Aspirations : Motivation, Money, Affiliation, Hope Usage : Empowerment **Ulule (startup) + MAIF**

L'actu des asso et des collectivités Join

Marc Antoine Michel – October 19 at 9:41am
Retour en photo de notre journée de formation au crowdfunding chez Ulule !



UNLIKE REPLY SHARE ...
You, REMI BISGAMBIGLIA, RAUST ELISABETH, Evelyne MASCAREL, and 33 others like this

< 3 shares

TRAINING OF CROWDFUNDING



CONCEPTION OF SERVICE

MS MURIEL SYLLEBRANQUE Follow – November 10 at 9:17am
Dans le cadre d'une journée Découverte animée par le pôle AetC 33, un Atelier "crowdfunding Ulule" a été fait auprès des assos. Très bons échanges avec les assos sur ce sujet !!!



UNLIKE REPLY SHARE ...
You, Marc Antoine Michel, Thomas OLLIVIER, Valérie Campioni, and 5 others like this

< 1 share Add Topic

Anne-Sophie BLUM – November 14 at 9:10am
Jolies photos :) Les asso avec qui tu as échangé sur le sujet avaient-elles déjà fait une campagne de crowdfunding ? ou découvriraient-elles plutôt ce mode de financement ?

ADVICE

Aspirations : Quality, Simplified, Trust, Money Usage : OnDemand

MesDépanneurs (startup) + Maif (Claims)



EXPERIENCE & REFUSAL OF CARE

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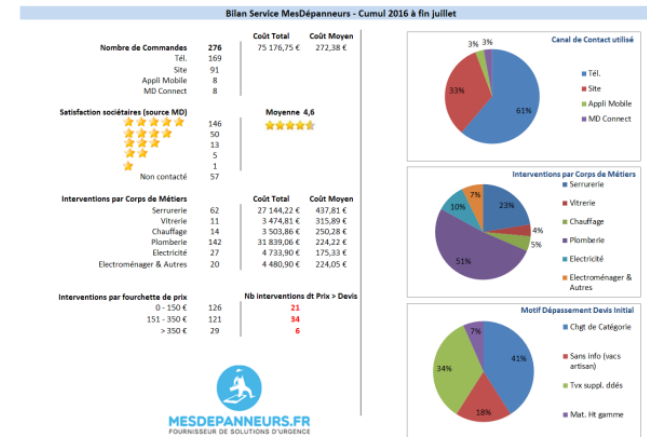
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REPARATION | INSTALLATION | PETITS TRAVAUX

VOTRE
ARTISAN DE CONFIANCE
EN URGENCE OU SUR RENDEZ-VOUS

ARTISANS QUALIFIES | DEVIS ET DEPLACEMENT GRATUITS | PRIX CONNU A L'AVANCE

LOOKING FOR SOLUTIONS



MEASURES & DEPLOYMENT

KEY SUCCESS FACTORS

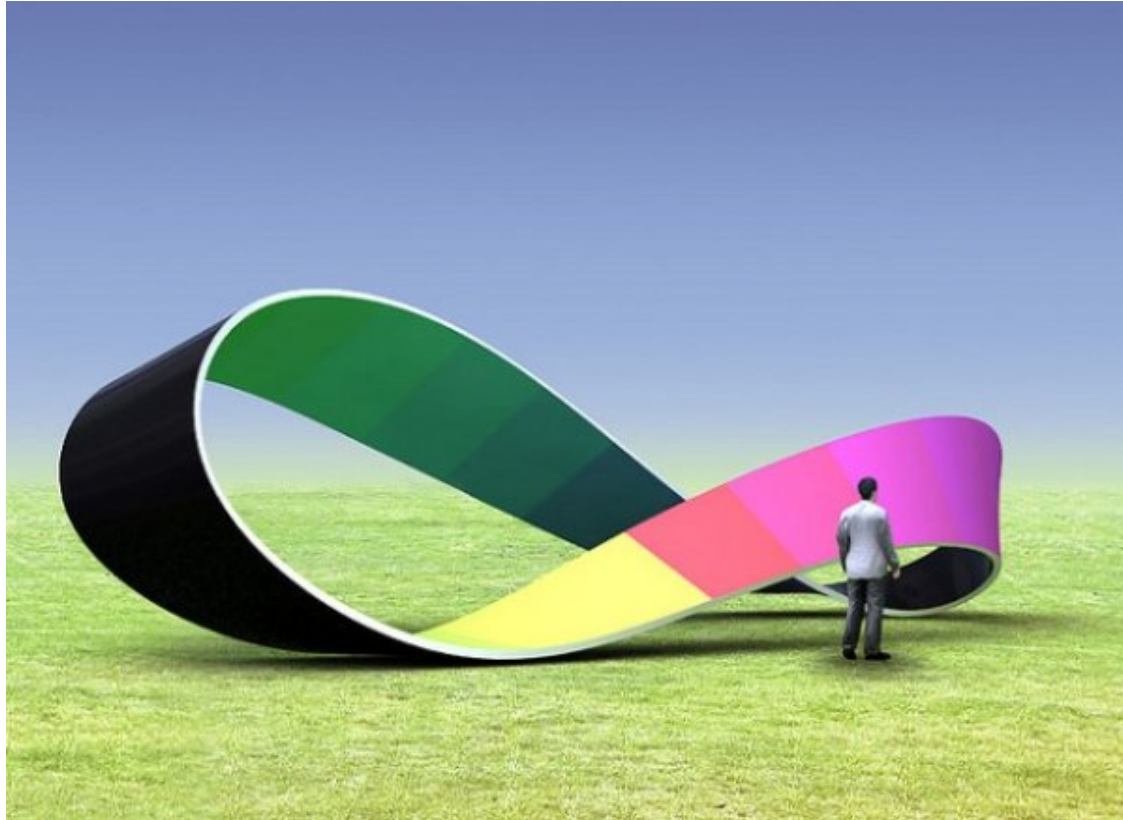
#1 LISTEN AND UNDERSTAND THIS ECO-SYSTEM

#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 !



Join the MAIF team experts and get
FREE ADVICES ABOUT RESPONSIBILITY AND INSURANCE



Ouishare Fest – Mai 2015

**...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.**

