



Allianz
Partners

TRENDS FOR CHANGE



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A vintage beige computer monitor and keyboard are placed on a grey, textured rock surface. The monitor is positioned in the upper half of the frame, and a lush green plant with yellow flowers is growing out of its top. The keyboard is in the lower half, with its white cord looping around. The scene is brightly lit, casting shadows on the rock.

THEME #1:
SUSTAINABILITY



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WHY THIS BOOK?

We've designed this book as a tool to support you in your phases of ideation and service creation. By adopting the consumer's point of view, the book offers a new perspective on the service offering for a more sustainable world.

WHAT'S IN IT?

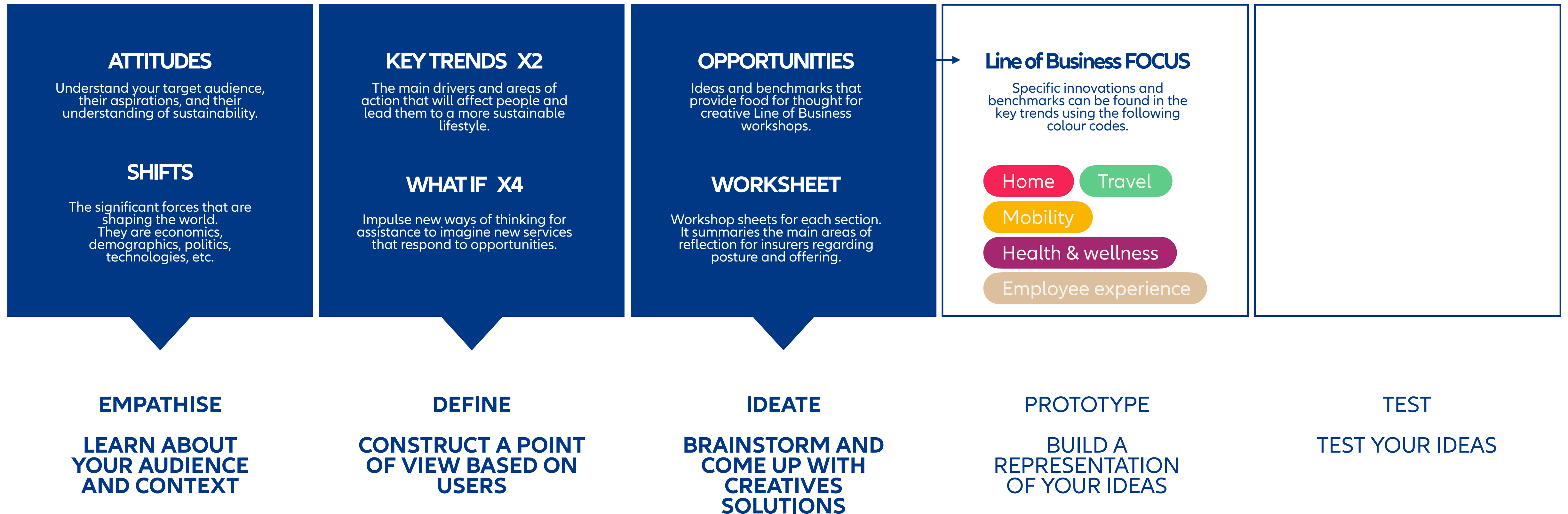
You'll find concrete benchmarks - and possible partners - as well as consumer insights and inspiring 'What ifs.' Make them your own. Build on them with your expert knowledge. Twist them if necessary. Or, simply use them to inspire you to find new ones... This is just the starting point for your reflections.

HOW TO USE IT?

It's a working tool: don't try to read it all at once. Think of it as a guide as you research specific topics. Use the table of contents to go to the section related to your subject and feed off what you find there. You can also read it in two distinct ways: directly by Line of Business or more widely by consumer profiles.

The sections of this workbook have been designed according to the first 3 stages of the design-thinking method, which you can discover on the following slide.

CONTENT FOR EACH OF THE 3 PARTS:



* A content inspired by design thinking methodology

THE 3 LEARNINGS FROM
MACRO-DYNAMICS THAT
SHAPE PEOPLE' ASPIRATIONS,
BEHAVIOURS AND RISK
PERCEPTION TOWARD
SUSTAINABILITY.

GENERAL FATIGUE

Reducing the feeling
of omnipresent danger

KEEPING PRIVILEGES

Changing behavior without feeling like
you're losing out on lifestyle comfort

FEAR & EXCITEMENT

Educating about the emerging risks
of Green Capitalism

RESET

RESHAPING THE SYSTEM
FOR FUTURE GENERATIONS

KEY TREND 1
LONGEVITY

KEY TREND 2
WORK

THE SOCIAL PILLAR

NUDGE

MAKING CHANGE DESIRABLE
FOR CLIMATE AGNOSTICS

KEY TREND 1
ESSENTIALISM

KEY TREND 2
CIRCULARITY

THE ECONOMIC PILLAR

ADAPT

REDESIGNING NETWORKS
FOR A SUSTAINABLE FUTURE

KEY TREND 1
TRANSPARENCY

KEY TREND 2
RESILIENCE

THE ENVIRONMENTAL PILLAR

ASSISTANCE POSITIONNING #1: **RESET**



FROM ECO-ANXIOUS TO COLLECTIVE ACTIVISTS

As climate news can be bleak, 7 out of 10 young Europeans claim to suffer from anxiety.

Health, safety, and financial concerns have been the anxiety-inducing top priorities of people over the past few years. Many are now feeling burnt-out by living in accordance with their security needs.

Some experts believe this widespread fear and anxiety we have experienced together will have positive results in how we move forward in addressing these problems, pushing us to a more consensual, integrated mindset.

Exhausted by recent socio-economic traumas and environmental doomerism, consumers continuously search for meaning in life.

In this section, we'll see that the best way to free ourselves from anxiety is to take action while retaining unfailing optimism.

This state of mind counteracts doomer narratives and allows these optimistic activists to believe again in a desirable future.

They have big ideas, and want urgent action, and seek organisations and collectives to support their cause while attending to their mental well-being.

However, **reshaping the system for future generations** also involves a certain amount of risk-taking to enable these future activists to take the first step towards a new way of life more respectful of their values.



DISLOCATED WORLD

Society is facing a mass reorganisation. In a world dominated by distrust and disconnection, it's time to RESET, to take a stand, and to choose the future we want to create. United by values of empathy and community, consumers are shunning individualism in favour of alliances redistributing power at scale.

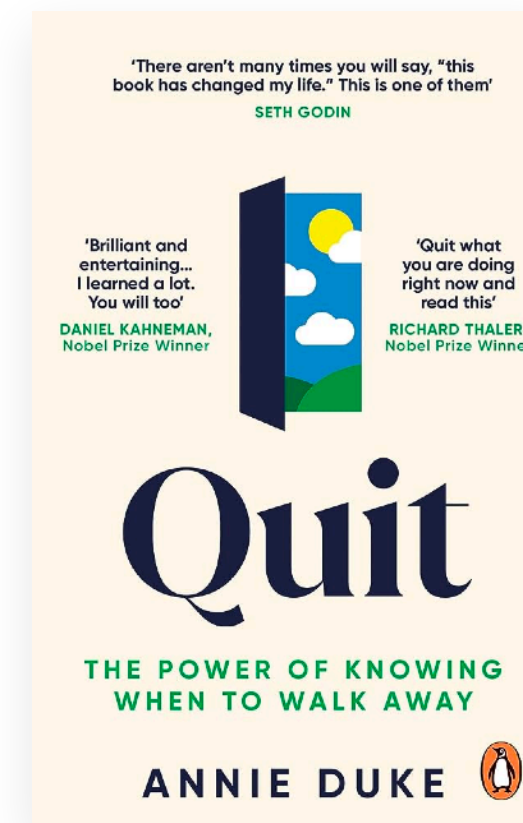


SHIFT N°1 IMPERMA-CULTURE

For today's youth, there is no stability, only a knot of insecurities. There is little permanence, only transience.

A study by Dazed magazine and Space10 described an unsettled feeling in a human system that doesn't provide for human needs.

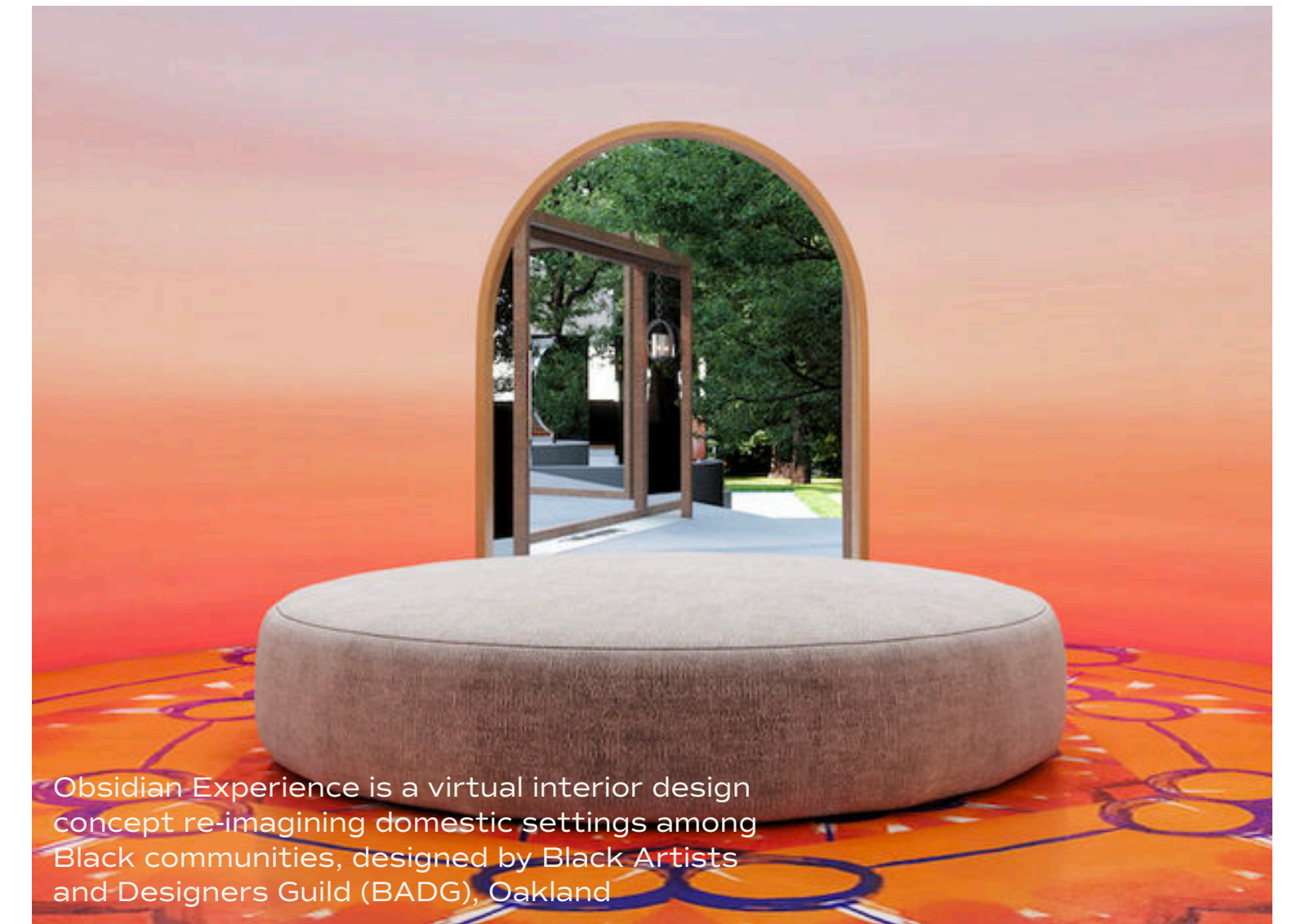
A disconnect between people and the environment. Food scarcity, housing shortage, energy crisis: the home is at the heart of their preoccupations, both a source of reassurance and a symbol of their precariousness.



SHIFT N°2 THE (POST) GREAT RESIGNATION

The great resignation is more of a great re-evaluation, as more than half of workers question the purpose of their jobs and the role work should play in their lives.

While it may be ending - statistics show a drop in the number of resignations - it has profoundly changed how we work. Joy and pleasure will emerge as acceptable, even respected, attributes to cultivate in the leisure-first lifestyle.



Obsidian Experience is a virtual interior design concept re-imagining domestic settings among Black communities, designed by Black Artists and Designers Guild (BADG), Oakland

SHIFT N°3 SHIFTING DEMOGRAPHICS

Globally, people will be healthier, richer, better educated, longer living, and having fewer children, causing a labor shortage that could cripple our global economy and social organisation unless we find innovative ways to keep things running.

KEY TRENDS °1 LONGEVITY

As we have seen in the macros, our commitment to sustainability depends on our own ability to apprehend our longevity. If lifespan tends to extend, it also raises questions about the quality of this extra time spent on earth: Is it desirable or even liveable?

This section will explore longevity's service opportunities to Allianz Partners to make this extra time on earth more satisfying.

An optimistic approach, knowing that longevity has traditionally been perceived as a risk for the insurance industry: that of not having the cash flow to compensate for an extended lifespan.

Travel life stage

Collective health

Preventive state of mind

Care volunteering

Death

Hope

Senior

Despite a growing awareness of our mortality in the face of global warming (heatwaves, pandemics, pollution, etc.), the concept of living longer is becoming a reality as over half of today's five-year-olds in the US will be expected to have a 100-year lifespan by 2050 (The Stanford Center on Longevity).

This is the paradox of our time - and the opportunity for insurance companies - if we live longer, will we live better?

The answer is certainly local: some cultures know how to manage their senior citizens better than others, while most have neither the institutions, health system, nor social


norms to meet the needs of future centenarians.

It's also a philosophical one; the present state of the world, with its perma-crises, raises an existential question about the future of longevity: do we want to live longer?

Perhaps it is time for nothing less than a total RESET, a recalibrating of our purpose as a society, which we explore through two lenses:

A new approach to lifetimes, in a quest for meaning and sustainability through the healthcare and travel sectors.

A resurgence of collectivism to fill the gap left by outdated institutions.



Only 35% of Britons wish to live to 100, while 70% of Americans hope to reach that milestone

Ipsos / Edward Jones and Age Wave

People may be more motivated to take action if they anticipate being around longer.

Leonard Guarente, co-founder of Elysium Health

WHAT IF ASSISTANCE ADOPTED A NON-LINEAR APPROACH TO LIFE?

Speaking about super-aging at The World Economic Forum, Darryl White, CEO of Canadian bank BMO, suggested a radical non-linear approach to life, moving away from the traditional school-work-retire framework.

With life extension, citizens have concerns about working longer. Still, it's also a great opportunity to reinvent the pattern of life, blowing up received ideas about aging generations or career goals. If people anticipate being around longer, they will be more motivated to act for the climate and improve themselves.

The only condition is to offer them a meaningful perspective for this extra time spent on earth. Making it more attractive in terms of health, social life, and career.

Rethink generations

As citizens sharpen their understanding of themselves as members of wider, more complex groups, hundreds of science researchers signed an open letter urging Pew Research Center to dissolve its use of generational terms, such as Baby Boomers and Gen Z, arguing that these create stereotypes that ultimately shape people’s behaviours.

Moreover, traditional markers of maturity, such as having children or owning homes, are increasingly negotiable. The demographic categories that once bound us are no longer as definitive; our interests take precedence, as do our shifting identities.

New parenting (under 30)

As they start their own families, this generation won’t hesitate to transform parenting culture.

71% believe enjoying your youth while being a parent is still possible. Young parents will expect brands to help them meet the challenges of family life with the same verve of youth culture campaigns.

BENCHMARKS

SAGA HOLIDAYS

Over-50s travel brand Saga Holidays has launched a television commercial to challenge perceptions about the types of holiday people in this group enjoy. The ad, entitled *You’re Not Wrong*, is part of Saga’s Tailor-Made Travel campaign and follows actor Nicholas Farrell on a range of adventurous trips where he pokes fun at assumptions that over-50s want sedate breaks.

SEE ALSO: BECK’S BREWING CAMPAIGN (senior), THE NORTH FACE maternity collection, (Jp) HERAWARES (young parents)



BIRCH COMMUNITY



Experienced travel

Life-stage travel

Embrace longevity

FROM VACATION TO THE ERA OF LIFE-STAGE TRAVEL

The longer we live, the more opportunities we'll have to create lives defined by our desires and chosen purposes. With this in mind, travel and leisure brands design compelling experiences that tap into key 'life stages.'

'Milestone' travel mainly manifested in well-trod and comfortable domains, such as the honeymoon, anniversary, or family reunion. Programming was often 'one size fits all with little scope for personalisation.'

With sustainability and longevity in mind, the occasions and rituals of travel are being regenerate, leaving more room for the quest for personal meaning and exploration - the trip of a lifetime - or self-improvement: a top priority for travellers.



Transformational travel

This initiatory experience can involve taking deeper risks to return fully transformed. This concerns meaningful scientific research expeditions in extreme locations, often connected to stave off the climate crisis. Also, people are nearly three times more willing to engage in ethical volunteering and restorative projects when visiting another country.

Back to basics

The desire to go off-grid is also on the rise: 44% of global travellers want their experiences to have more of a back-to-basics feel.

This is a state of mind that also applies to travel itself. As a result of the climate and economic crisis, we need to relearn the vagaries of travel and be flexible right up to the last minute. Some turn randomness and slowness into the art of travel, with the "train trip aesthetic" or sailing crossings.

Single booking is seeing a considerable boost in 2023; the new wave of unaccompanied trippers is looking for more adventurous, active, and mentally stimulating travel experiences with opportunities to meet new people.

Midlife and senior travel on the rise

Travel and hospitality brands will develop more adventurous and off-the-path experiences for 50+ audiences who are as physically active and mentally curious as younger generations.

Whether it's slower-paced regimes adapted to seniors or supportive meno-wellness retreats for midlife women, the growing prioritisation of preventative healthcare is inspiring medi-wellness programs centred on longevity, genomics, and long-term lifestyle shifts.

It's worth noting that with global warming, wellness retreats are moving towards mountainous areas and away from the seaside.

New milestone travels

These wellness retirement centres also reach people of all ages going through an (often difficult) life stage.

Regenerative travel, after a burn-out, a breakup, or a bereavement, is growing in popularity as long as these travellers are approached with tact and kindness.

Senior

Preventive state of mind

Embrace longevity

SPREADING A PREVENTIVE STATE OF MIND

Longevity demands that we shift from curative healthcare to a preventive one, a shift already initiated by Allianz Partners.

However, it's still in its earliest stages, as the figures show in the United States, where 97% of health care is spent on symptomatic care. And only 3% are spent on detecting those problems before they occur.

The holistic approach to health prevention concerns positive thinking and our relationship to the environment facing eco-anxiety.

For longer living to remain appealing, consumers must feel psychologically equipped, emotionally motivated, and inspired to maintain a broad outlook on the ever-changing world.



The benefit of hope

Changing attitudes to hope has the potential to revolutionise well-being. Drawing on evidence that shows positive thinking may extend your life and wellness, Insurers must offset crisis fatigue and harness the health benefits of hope by encouraging and sustaining positive attitudes to the future.

Live slowly, live longer.

Seeking slower, more sustainable, and affordable ways to care for themselves, people are more consciously paring back their wellness routines. Intense endurance workouts have been replaced by more restorative forms of exercise, such as yoga and moderate-intensity training longevity-minded.

Psychedelics era

While mental illness is speeding up the aging process, it is also prevalent in those in their senior years. Although older adults comprise just 12% of the US population, they account for 18% of suicides. The use of psychedelics to explore mental health and age-related ailments is changing the biopharma sector, with mind-altering medicines emerging as a distinct branch of longevity healthcare.

Environmental Health

As cities' population expected to grow to 70% by 2050, we must rethink urban design and transportation to prevent pollution-related health issues.

For instance, research links elevated noise levels to diabetes, obesity, and high blood pressure. In the US and Europe, 99% of the population lives under light-polluted skies. In England, £2.1bn per year could be saved in health costs if everyone had adequate access to green spaces. (Public Health England). Investing in natural capital is becoming a planetary health solution.

BENCHMARKS

HOPETIMIZE

The platform, rooted in hope theory, offers physicians, patients, and caregivers an alternative framework for effective healthcare management and decision-making.

It changes how people around the world confront life's challenges and experience aging and illness.

WHAT IF LONGEVITY BROUGHT MUTUAL AID BACK ON THE AGENDA?

While the extension of life disrupts the milestones of a lifetime, consumers are re-evaluating their relationships with everything - parents, work, religion, government, and institutions that can't meet their demands.

To take over declining institutions, they find new mutual care systems closer to home, in localised and decentralised communities.

We are witnessing a shift from an individual to a collective mentality, fostering collaboration towards a more sustainable future.

If collectivism has historically been integral to many global societies, such as Indonesia and China, in the West, family and belonging will increasingly be used as safe spaces from the anxieties of the climate and health crisis.

The post-family era

The nuclear family – and the natural care systems it produces – are being ruptured. As children were traditionally expected to support aging relatives, the need for non-familial care will become ever more pressing. 29% of the « sandwich generation » - individuals balancing the needs of their aging parents with the demands of their young children and carriers - experience it as a financial strain and mental stress.

Family Revival

On the other hand, elders in improving health can become a potential resource, contributing with their time, wisdom, and experience.

After becoming smaller, the family units have expanded, becoming a new family-based collectivism able to ensure the quality of life and to face future challenges. As the burden of care for the elderly is relieved, younger people see domesticity and family as life satisfaction sources.

Neighbourhood kinship

With 73% of US citizens believing neighbours are their most important community, the simple act of popping into a neighbour’s house for provisions, dog walks, or friendly check-ins – typically based on kindness as opposed to financial gain – is now being formalised to reach the masses.

BENCHMARKS

NEXTDOOR APP
Nextdoor is a social networking app for neighbourhoods. The company provides a private online network to inform residents of the latest in their neighbourhood and help build stronger communities worldwide.

Focus home Family

REVISITING HOUSES

Multigenerational household

According to the Pew Research Center, Multigenerational living has grown sharply in the U.S. over the past five decades and shows no sign of peaking.

If multigenerational housing has practical and financial reasons, the result is often emotional. How can insurers offer packages to turn this often restrictive lifestyle into a benefit for the whole family while respecting individual needs?

Mobile Home lifestyle

Others opt for smaller alternatives: Vans, pre-fabs, or manufactured homes to keep their independence and cope with financial struggles. According to the insurance Stat-up CoverTree CEO, Adarsh Rachmale, «This is a difficult-to-serve segment” because of their unique construction, vulnerability, and alternative use, between mobility and home.

BENCHMARKS

COVERTREE
A start-up insurance company focused on insuring owners of pre-fab, or manufactured, homes. Offers cover manufactured homes, modular homes, tiny homes, ADU, Park models and stationary travel trailers.



Intergenerational house in India

Senior

Care volunteering

Collective health

SYNCHRONIZED COLLECTIVE HEALTH

Ironically, at the same time as life expectancy is increasing, the WHO estimates that by 2030, a global shortfall of 18m health workers reveals the need for decentralised and community-centric care systems.

With the limitations of the healthcare systems, new micro-societies are emerging - infusing local communities with solidarity, trust, and peer-to-peer care.

The concept of KARMA COLLECTIVE - the realisation that harmful things don't depend on individuals but on wider, collective karma - should encourage insurers to rethink public health system.



Co-healing by Serina Tarkhanian

Social Wellness

In 2023, the European Union launched its first study and monitoring on loneliness spreading not only among the elderly but also among the younger generations. Future of health embeds social wellness and socialising into future self-care practices – even to the extent that time with friends could be reframed as healthy and involve a digital detox.

Also in Japan, where over-65s comprise a record 29.1% of the population, Fureai Kippu, or ‘caring relationship tickets’, act as a credit currency to encourage intergenerational care work.

Civic collectivism

As a new culture of collective care is rising, we see the most privileged rethink their career paths (see next opportunity) and re-engage with larger interconnected systems.

For all the others, Insurers must find ways to incentivise people to look out for others. For example, by positioning community care as a form of wellness - If it's good for others, it's good for me - or by rewarding acts of empathy and volunteering that could invoke a broader definition of care.

A new approach to death

It's interesting to note that death, which until now has always been seen as a business opportunity for insurers because of its randomness, could, in the context of longevity, become a chosen option. A change in philosophy in how we approach death opens up a new field of services to accompany families in new funeral rituals.

BENCHMARKS

BagiKata (INDONESIA)

The app, for venting and confiding, hires therapists and young experts to foster a confessional atmosphere and ‘give a human touch, to be just like that one friend you can rely on’,

KEY TRENDS °2 WORK

With the ecological transition, whole sectors of the economy will disappear. Millions of workers will have to reinvent themselves in a volatile world.

But in this evolving context, a more sustainable workplace is possible, where success and money are no longer the only reasons to work, and where human well-being becomes essential.

In the wake of longevity, work must reinvent itself to support longer, less linear careers. An exciting time is dawning, an opportunity to reinvent oneself to find one's place, on condition that one has the means - or insurance - to achieve the transition.

Bleisure

Freelancers

Financial well-being

Wellness benefits

Workplace

Lifestage transition

The 2020s marked the shift from live-to-work to work-to-live mentalities.

Amid repeated crises, we step back and ask ourselves *why we get up every morning*.

A wake-up call that is transforming our vision of work, personal achievement, and our relationships with colleagues and employers.

In this opportunity, we'll explore two ways to RESET through a fulfilling work-life balance: independence and hybrid work. If both seem exciting, they also have their constraints and risks.

The independent way

Some people will take the risk of following their values and purpose to start all over again, quitting their steady situations to pursue new professional or personal adventures.

The disengaged employee

On the other hand, faced with an uncertain future, others will prefer to maintain their current professional and stable situation. But these employees will put less pressure on themselves, leaving 72% of European employees disengaged.

When it's time to adopt a more sustainable lifestyle, professional and financial obligations are often held back.

In this section, we'll look at how to make work more sustainable by becoming more flexible and meaningful, and by prioritising wellbeing.

88% of people say their meaning of success has changed.

Oracle

72% of GenZ say they would not work for a company without a good sustainability record.

Wunderman Thompson

WHAT IF ASSISTANCE SUPPORTED WORK-LIFE RE-BALANCING?

An optimistic outlook surrounds independent work; freelancers consider it a route to financial and professional freedom. They actively engage in the freelancer economy and stand to gain from increased agility, expertise, and innovation.

Choosing where, and with whom to work, and what to work on motivates more than three-quarters of European freelancers. The desire for flexible and fulfilling careers leads over half of them to turn down a project if the company doesn't share its values.

The desire to steer into a more satisfying second act is spurring contemporary midlifers to rethink their careers – generating a wave of entrepreneurial energy. Still, it has a darker reality: volatile pay, lack of employee benefits, overworking risk, and energy-sapping administration.

Insurers can boost these transitions with practical tools and emotional support designed around this group's needs.

Supportive network

Even the most independent workers benefit from close communities: Inclusive co-working spaces (see next page), and online support networks allow freelancers to join forces and negotiate benefits such as insurance.

These networks can take the form of events like Talent R-Evolution Spain (hosted by Barcelona-based marketplace Outvise) our outspoken advocacy groups that push for better workforce representation (the Association for the Future of Work in the UK).

Healthier hustle culture

Freelance communities are also raising freelancers' awareness of the consequences of overwork on mental health, which is still glorified by many. The platform Leapers also raises awareness among employers to consider how to make independent employees feel part of the team with proper onboarding policies, a clear sense of purpose, and fair payment agreements.

BENCHMARKS

LEAPERS

The platform is filling a gap in mental health support, providing wellbeing advice to workers and encouraging employers to become more “freelance friendly”. Leapers recommends core employment principles, including paying fairly and promptly, offering clear contracts and providing suitable onboarding and support.

SEE ALSO: FIVERR, UNDERPINNED, BRAINTRUST (Australia)

Management platform

Independent work brings administrative obstacles, such as finding clients, crafting contracts, and chasing payments, so the demand for freelance management platforms is booming. The market for support services is booming, projected to reach \$10.55bn by 2028 (Absolute Reports, 2022).

Financial stress management

Fintech companies are exploring solutions to one of the biggest factors affecting freelancers’ wellbeing: volatile pay.

One recent collaboration (between US non-profit Commonwealth, Green Dot bank, payroll platform Gig Wage and freelance finance app Steady) offered \$1,000 financial support to 138 gig workers over a four-month period, temporarily alleviating stress.

BENCHMARKS

MOOJO x HISCOX (Germany) April 2022-launched German invoice management app Moojo partnered with British-Bermudan insurer Hiscox to offer insurance packages and loans to cover unexpected costs

SEE ALSO: WORKEE (Ukraine), UPCOVER (Australia)



Digital nomad

Bleisure

Family revival

HOW FLEXIBLE WORKING MAKES BUSINESS TRAVEL MORE SUSTAINABLE?

With 35+ million digital nomads worldwide (1 billion by 2035), digital nomads, or Promads, are redefining the contours of business travel, prompting companies to review their work policies for their employees.

Workation, bleisure or Lisness (prioritises leisure over business) are the key trends combining the best of both worlds and making the borders between personal and professional life more porous.

Promads will also demand wellness and fitness facilities as wellness tourism continues to drive the travel industry to be worth over \$1tn globally by 2030.



BENCHMARKS

WANDER (US)
Wander is a luxury rental company that provides smart home travel services

SEE ALSO: [Travelin.Ai](#)

“We see leisure being the greenest way to business travel. Instead of traveling twice to the same destination, why not combine business and leisure trips and save all the emissions”

Roy Golden, Founder & CEO, Travelin.Ai

Digital nomad visa

42% of Generation Z and Millennials identify themselves as global citizens; meanwhile, over half of them in Europe aspire to live in multiple cities throughout the year. With countries competing to attract traveling professionals, Spain will soon join 51 others offering special work permits to non-European Economic Area. What other services could accompany these work visas for self-employed or remote workers?

Redirecting flows to second-tier cities

No longer limited to traditional corporate capitals like Frankfurt or London, bleisure presents an opportunity for second-tier cities, whose walkable, lively urban centres satisfy the trend's 'leisure' and sustainable component. For instance, South Korea's 'second city' Busan is extolling its bleisure appeal, as are Porto and Milan.

Extend trips with leisure & vice-versa

Over half (56%) of global consumers who work remotely say they'll extend a work trip into a leisure one in 2022. In the US, where annual leave is notoriously low, four in five workers plan to use remote working opportunities to extend their summer vacations.

Family facilities

Hotels now provide services and amenities to occupy family companions during working hours and brand their Stay Longer and Work From Paradise packages. Parents are also keen to ensure family trips are as educational as possible for children. Hospitalities services include a roaming beachside 'screen doctor' alongside a 24/7 hotline.

The Job creep effect

As the line between working and personal life is blurred, remote workers feel that work is taking over their life. Vacations and rest periods no longer exist. Their laptops follow them everywhere, creating a feeling of never really stopping. This is the pitfall of this very attractive lifestyle.

WHAT IF ASSISTANCE COULD MAKES OFFICE LIFE MORE SUSTAINABLE?

While remote working helps build loyalty among professionals, it generates growing tensions between workers and their employers. At the same time, 85% of business leaders think their employees are unproductive at home.

Even if the desire for flexibility is here to stay, employers must improve the EX (employee experience) for a good reason: companies with a better employee experience are more profitable.

It means rethinking office engagement; the future of workplaces must provide services that support employees holistically, both in and out of the office.

Insurers need to work with human resources, recalibrating their benefits from 'nice to haves' to personal, impactful initiatives that reflect employees' needs.

Family Senior Youth

Employee benefits Betterment / Up-skill

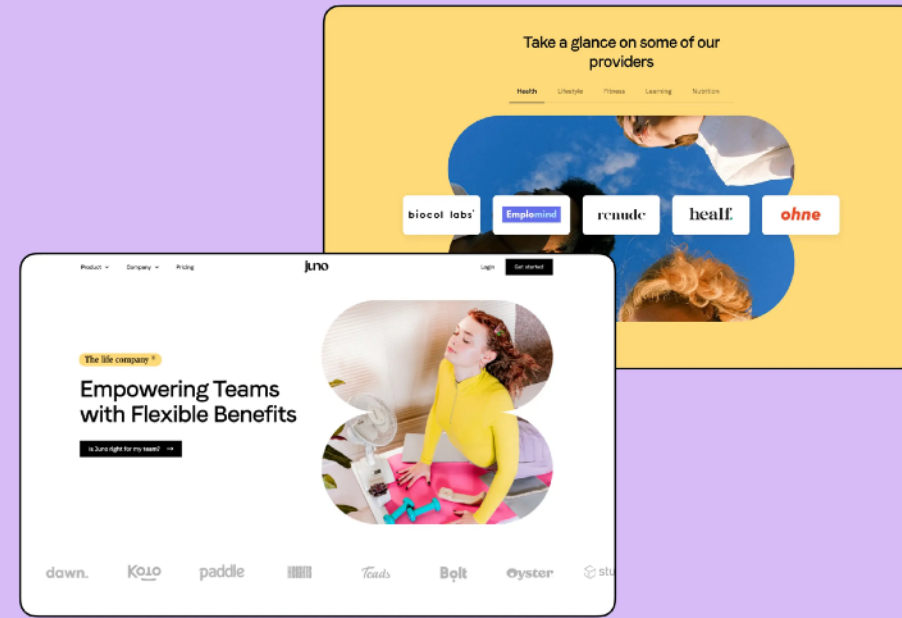
À LA CARTE BENEFITS

Perks' packages must resonate with the changing needs of a workforce in flux. Encouragingly, 72% of businesses worldwide plan to personalise their benefits to employee needs within the next two years.

Companies can turn to services like benefits platform Juno, which allows workers to spend their benefits allowance however suits them best.

Upskill, reskill demand

An opportunity to address the growing demand for upskilling opportunities by providing a skill-building platform as a workplace perk for employees. The World Economic Forum calculated that increasing global workplace productivity could add \$8.3 trillion by improving access to life-long learning goals. A growing opportunity as life expectancy increases.



BENCHMARKS

JUNO (UK)
Options range from cleaning and childcare to wellness packages and cultural experiences, doing away with a one-size-fits-all approach.

LinkedIn's **LEARNING HUB, MINU (Mexico)**

Lifestage Transition

Globally, parental leave is subject to cultural and labour laws. But this legislation doesn't always keep pace with the changing family model and the aspirations of new parents.

A fully insured paid parental leave program (Parento) allows employees to ease the transition to parenthood and to prepare for their return to work with dedicated re-onboarding and return-to-work plans. Elsewhere, companies are proposing a commitment to menopause in the workplace and a reinforced policy in the event of baby loss.

Ease entry into the world of work

As 40% of business leaders think recent Gen Z college graduates aren't prepared to enter the workforce, claiming that Gen Z grads had negative traits, including a poor work ethic, sub-par communication skills, and a sense of entitlement. How can brands help them to prepare for workplace and ease the transition from education to work?

BENCHMARKS

PARENTO (US)

Launched in September 2020, the customisable packages enable six to 16 weeks' leave on full pay (including consumers who are adopting or fostering), plus one-on-one emotional support to ease the transition to and from leave with dedicated re-onboarding and return-to-work plans.

Wellness benefits

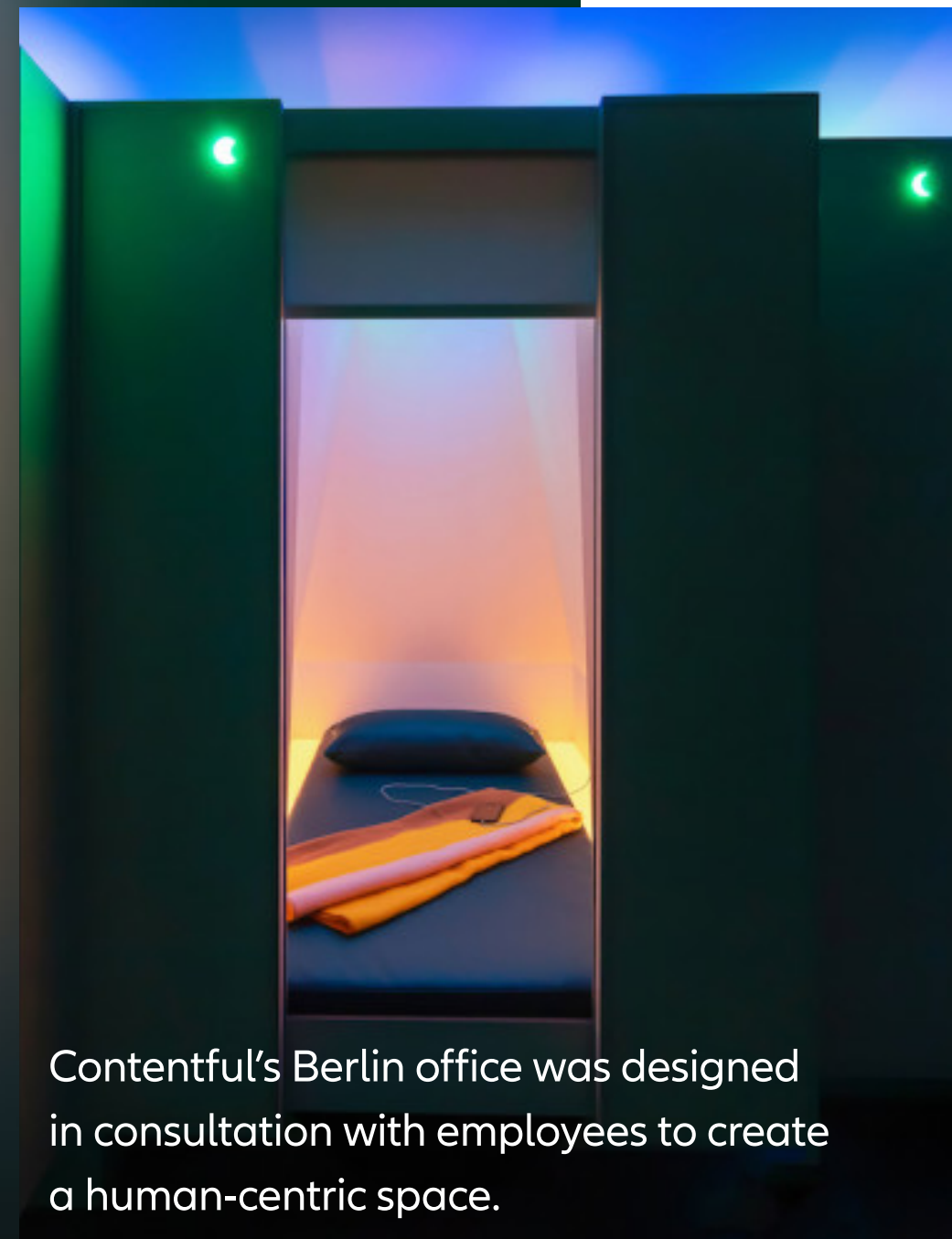
Work state transformation

WELLNESS: THE MUST-HAVE OF EMPLOYEE BENEFITS

From high-income employees looking for work-meets-wellness clubs to gig workers incentivised to take out health insurance. Health and well-being are at the edge of professional benefits provided by employers.

As working life gets longer, employers need to develop healthier working conditions alongside our longevity goals.

Governments and employees especially must become robust in tackling ageism, which the UN views as a global priority, and rigorous in recruiting multi-generationally.



Contentful's Berlin office was designed in consultation with employees to create a human-centric space.

Ease access to health.

Companies strive to maintain the pandemic uptick in life insurance sales with easy-to-obtain policies emphasising longevity, not mortality.

Working with employer assurance companies incentivises health-minded behaviours with tools like online management, WhatsApp messaging, free trial, coaching, mental health therapy, or wellness platforms.

This holistic approach appeals to younger consumers who “never had life insurance before.

BENCHMARKS

Casava (Nigerian)

A start-up that provides low-cost health insurance that can be purchased and managed online, through an app, or via WhatsApp. Casava offers new policyholders a month-long free trial to encourage adoption, enticing them to stay on with telehealth and executive coaching services.

SEE ALSO: YULIFE (UK), GRAPE (SWISS), BIRCH COMMUNITY (LONDON)

Social Wellness sanctuary

Access to clubs that combine wellness, sport, and co-working is an important benefit for high-income employees who spend much of their free time improving their health and wellness.

Some employers like Amazon, Salesforce, or Google go so far as to create their own workplace retreats inspired by hotel hospitality and biophilia interior design, as studies show increases employee well-being when in contact with nature.

On-site, off-site

As employers know that most employees would no longer commute daily, companies created spaces for ‘non-daily work’ and ‘on-site off-sites’.

These new destinations are strategically located to avoid employees getting stuck in rush-hour traffic and to maintain the well-being and routine of going to work.

The suburbia escape

The demand for work-meets-wellness clubs with wide spaces and nature pushes urban dwellers to escape to suburban areas and second-tier cities for a day or two.

RESET. RESHAPING the system for future GENERATIONS.

As we've seen, rethinking the system by emphasising more human values and pursuing a more meaningful life involves a certain amount of risk-taking on an individual level.
How can Allianz Partners cushion the risk?

RISK °1: BIG CHANGES

A change for a more committed career, aligned with personal values, involves a certain amount of risk-taking.

How can insurance support these significant changes, helping to manage financial stress or overwork situations?

How can insurance support the new independents: the lack of direction, the risk of over-work, or loneliness that may result?

How do we respond to risk-taking related to big change according to the age of the individual?

RISK °2: SOCIAL COMMITMENT

A fairer society means taking care of each other. If many would like to get involved in volunteering or mutual aid, this requires time and renunciation.

How to get back to what insurance is all about, getting together to help each other?

What mutual aid mechanisms and rewards can the insurer put in place?

How can insurers personalize their offers to meet people's individual well-being needs at every stage of their lives?

RISK °3: PERSONAL TRANSFORMATION

In their pursuit of fulfilment, whether through education, health, or travel, individuals must take more risks to experience change at the deepest level.

How to meet the need for upskilling, experimental wellness or travel experiences?

How can insurance change our relationship with death, making it a more positive experience?

How to work with HR, to ease life transitions between careers or family evolutions?

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ASSISTANCE POSITIONNING #2: **NUDGE**



FROM CLIMATE BURNERS TO PLANET-CONSCIOUS HEDONISTS

Going beyond the suspected oxymoron of sustainability and hedonism is the idea of living a fair and joyful life - a way for people who think of consumption as a right to come to the sustainable side.

Why would anybody want to consume less if it is seen as a loss of quality of life, or, ultimately, happiness? Why would anyone want to become a minimalist in the world of maximisers?

Conversely, a significant number of individuals grapple with climate anxiety, striving to take daily actions that do not exacerbate environmental issues.

This pursuit aligns with fostering a fulfilling life characterised by growth, responsibility, and compassion, all while embracing joy and well-being.

Some individuals require gentle nudges to opt for more sustainable choices, and these nudges should encompass various forms, from enjoyable experiences to financial incentives or convenient services.

They seek a balance that doesn't sacrifice their quality of life while contributing to the planet's well-being.

It's about creating a new paradigm, rejecting the notion that environmentally friendly choices must be joyless or regressive, and making sustainability a pleasurable part of modern living.

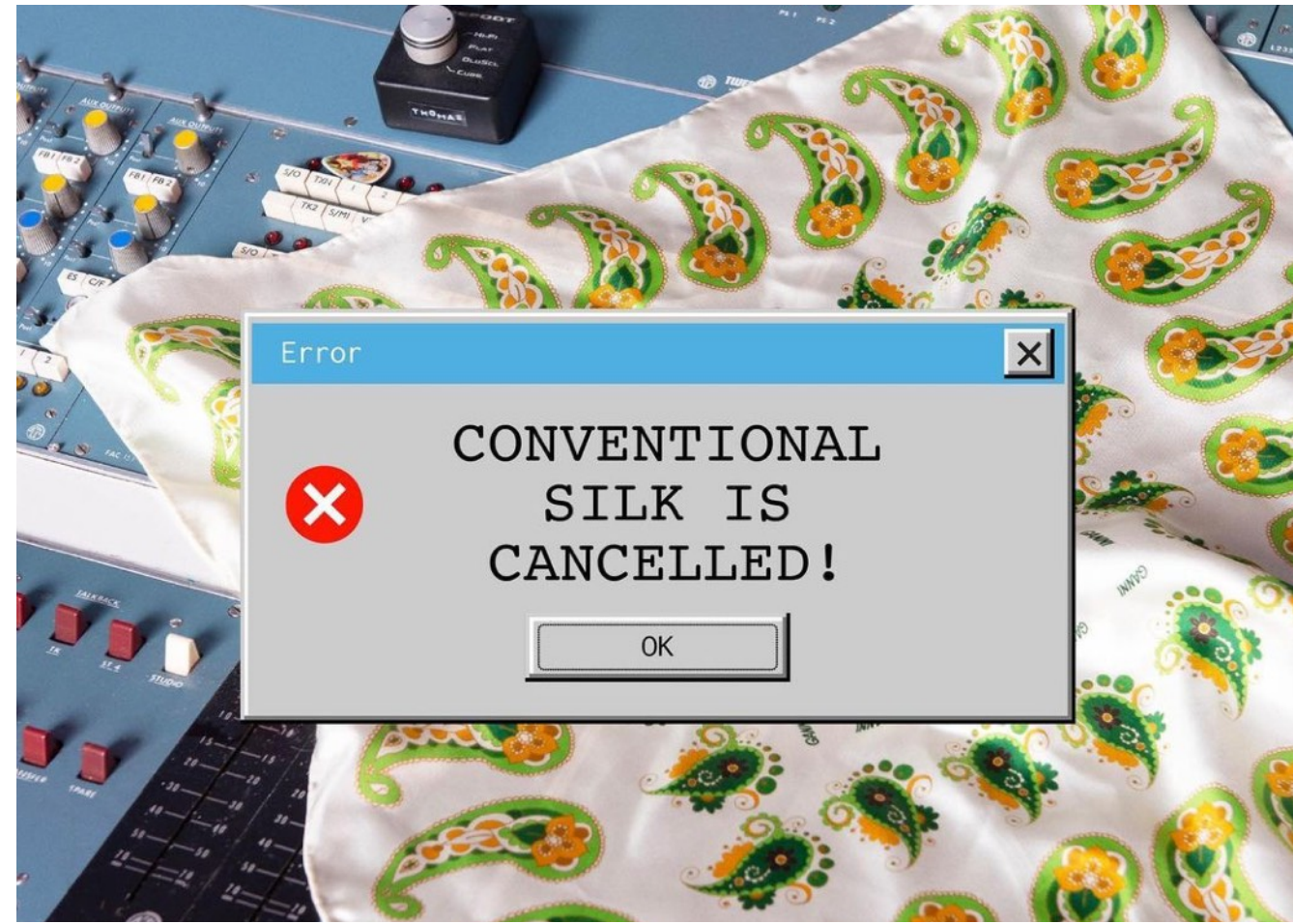
As the United Nations' chief, António Guterres, said "Climate action is not a luxury but a must," anything must be done to make sustainable living attractive to consumers.

Nurturing optimistic and enjoyable approaches that are good for both the planet and people while helping green behaviour to stick.



ANTI-FRUGAL DILEMMA

As some sociologists say, alarming calls for climate change can be counterproductive. More than ever, we need to deal with people's cognitive biases and change the narrative to make sustainability desirable. We must capitalise on the energy and optimism of the youngsters who want to pursue their passions despite ongoing economic and environmental challenges.



SHIFT N°1 THE PLEASURE ECONOMY

Following on the transformations in work states we have seen in RESET. Gen Zers seem particularly motivated to turn passion projects into permanent careers.

For others, it's simply a matter of taking a 'gig work' to have a flexible career and make time for leisure. As individuals monetise their hobbies, expect a surge of inventive micro-markets.

SHIFT N°2 IMPERFECT ENVIRONMENTALISM

An emerging mindset adopted by many brands and consumers that acknowledges no one is perfect when it comes to environmental efforts but emphasises that small, imperfect actions still make a meaningful contribution to sustainability.

SHIFT N°3 TRUE MATERIALISM

True materialism signifies a shift in our perspective on possessions. It moves beyond the pursuit of quantity, emphasising the value and significance of our belongings. This approach prioritises quality, durability, and a deeper connection with what we have, promoting mindful and intentional consumption. It encourages choices aligned with our values, fostering a more fulfilling and sustainable way of living.

KEY TRENDS °1 ESSENTIALISM

In this section, we will delve into the use of strategic and subtle nudges to instil a new definition of materialism and bolster a heightened sense of collectivism.

Gentle prompts can complement emotional spending, fostering a sense of stability and paving the way for a more individualised reassessment of insurance and a redefined perspective on materialism.

Furthermore, they have the potential to cultivate a stronger sense of community and redirect insurance around collectivism and togetherness.

- Micro-mobility
- Materialism
- Collectivism
- Consumption
- Emotions
- Collectivism travel

Despite the reassessment of our budget and the challenges posed by significant inflation and environmental crises, consumption continues to be a prominent fixture in people's daily routines and habits.

A substantial portion of the younger generations, including millennials and Gen Zers, are increasingly trading long-term savings for daily indulgences that provide instant gratification and exploring potentially lucrative alternative investments.

This shift in financial behaviour signifies a change in their priorities, with a growing emphasis on seeking personalised

experiences that contribute to their happiness, overall well-being, and immediate fulfilment.

Passions, hobbies, and true materialism appear as the new landmarks helping fight environmental anxiety and reshape togetherness and collectivism.

Amidst growing economic uncertainty and climate challenges, insurance can serve as a catalyst in extending the benefit of emotional spending, ensuring passion but also bringing people together and building a collective vision toward shared passions and interests.

In the US, 45% of 18- to 35-year-olds say they're not motivated to save until the world "returns to normal".

Lansons 2023

About 30% of Gen Zers globally signal to be highly interested in investing in alternative assets – including wine, crypto, and art – if they haven't already done so.

Lansons 2023

WHAT IF ASSISTANCE FOCUSED ON WHAT MATTERS THE MOST TO YOU?

What if insurance will help consumers focus on what really matters to them? In an era marked by economic and geopolitical turbulence and environmental unpredictability, finding stability is increasingly challenging.

Emotional spending, aligned with consumers' passions and values, offers a sense of solace and constancy.

Insurers have an opportunity to extend and nurture these emotional anchors by promoting lasting appreciation and above all personalization. This can result in reducing excessive consumption in favor of true and positive materialism.

Supportive network

While only 13% of policyholders worldwide are considering cutting back on insurance to save money amidst inflation, 47% believe they're unfairly penalised for their postcode or profession (Wefox, 2022). Cue personalised policies that fine-tune pricing with data gathered from smart devices.

Tomorrow's Personalised Policies

Digitally attuned consumers are shunning one-size-fits-most policies (McKinsey 2021). In the US, 80% of consumers are interested in usage-based insurance, such as pay-per-mile auto policies (EY, 2022). Today's insurance seekers want premiums that reflect their behaviours, rituals, and routines, and will share data from smart devices for discounts.

Personalisation's First Step

The emphasis on customisation is reshaping how insurance companies interact with consumers, prioritising usage-specific policies, and agent-led education, and revisiting brand language to underscore the current extent of personalisation in insurance offerings.

BENCHMARKS

STATE FARM, STATE FOR YOU US insurer State Farm launched a Personal Price Plan tool on its website. It offers the same service as the company's previous Request a Quote feature, but it's been rebranded to "clearly communicate that State Farm offers customers a personalised plan at an affordable price just for them", says Alyson Griffin, State Farm's head of marketing.

Choose to personalize your bundle¹ and save as much as \$1,073²

Save money by combining the purchase of **auto insurance** with a **homeowners, renters, condo or life insurance** policy.³ When bundling, you have a choice to buy both products, either one or neither.

Bundle and save

Protect what you love

Emotional spending inspires indulgence. Young Brits are luxuriating in micro-splurges despite the cost-of-living crisis. Over a quarter (26%) say they won't stop buying new clothes, while 44% will continue purchasing their favourite pricey foods, and 32% will keep investing in beauty treatments (HyperJar, 2022).

Mini indulgence, immediate sense of comfort & security

Because mini-indulgence may offer an immediate sense of comfort, protecting these brand-new emotional treasures, and helping them to companion consumers' cohort will enhance and increase a feeling of financial control (Huck, 2023).

Insurance as the new point of sale add-on

By reimagining insurance as a point-of-sale add-on, we enable consumers to extend the emotional value of their spending, thereby guiding us to prioritise what matters most to them.

BENCHMARKS

CLYDE & EXTEND, INSURANCE FOR SPECIFIC PRODUCTS Companies like Extend and Clyde (both American) let retailers offer point-of-sale insurance for specific products. Available at Amazon, eBay, Wayfair and thousands more stores, Clyde optimises protection at checkout or post-purchase, with auto-renewing AppleCare-style warranties, shipping insurance with tracking, return protection and more — via one global platform.



Micro-mobility

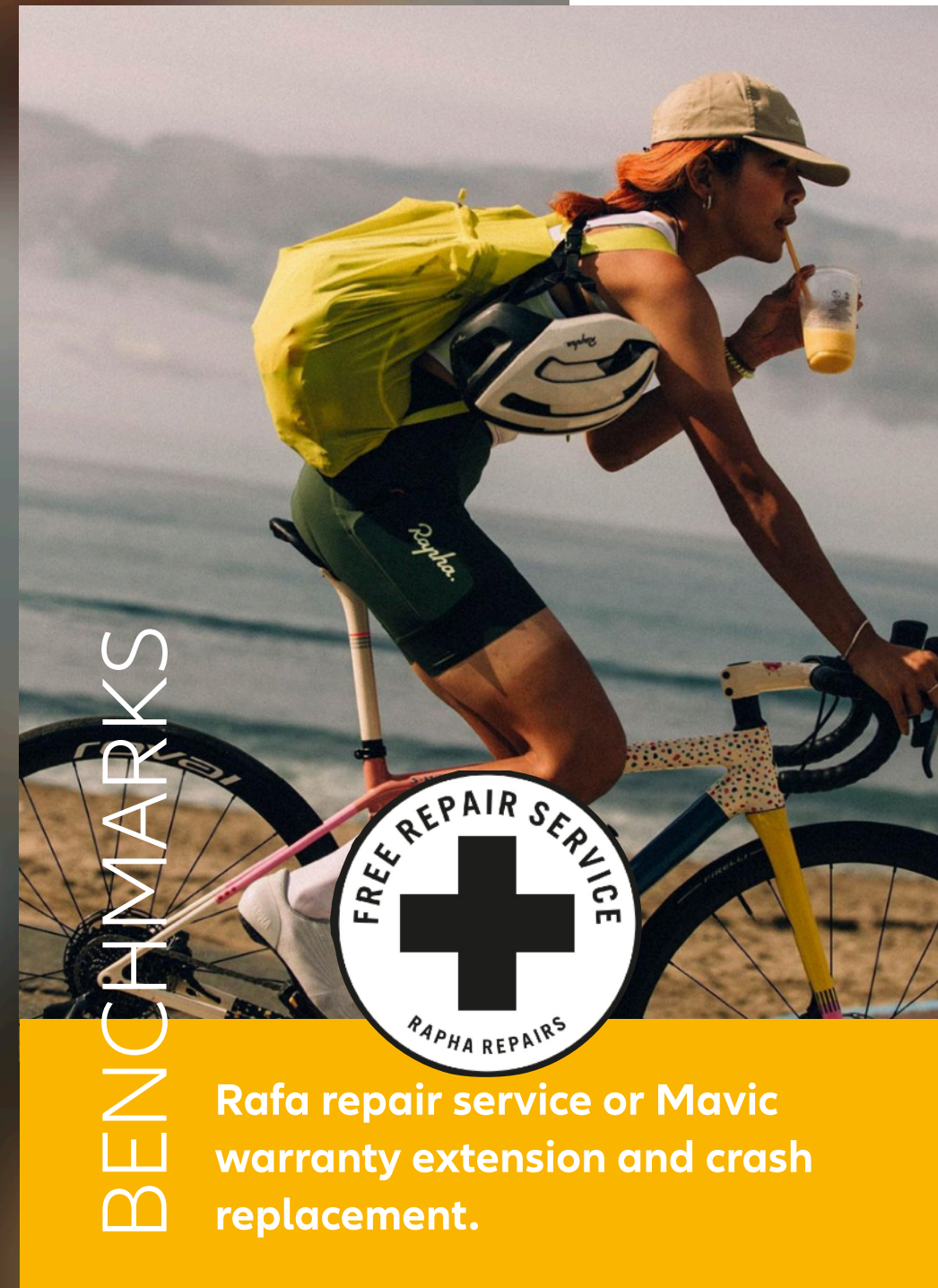
Passionate exploration

MICRO MOBILITY, FROM CONVENIENCE TO PASSIONATE EXPLORATION

Globally, 70% of commuters are willing to use micro-mobility vehicles for daily commuting (McKinsey 2021).

The ascent of alternative transportation is revolutionising how we move. Electric vehicles, ride-sharing, micro-mobility, and autonomous technology are reshaping urban mobility, offering eco-conscious, convenient, efficient options.

While reducing carbon footprint, this shift also reflects how mobility is more and more merged with personalization and passion.



BENCHMARKS

Rafa repair service or Mavic warranty extension and crash replacement.

"The basic message is the micromobility market is growing, and it's growing everywhere. When I say everywhere, I mean geographically, but I also mean all the different segments: sharing, subscription, ownership, or insurance."

Kersten Heineke, McKinsey partner

The rise of the (e)biking lifestyle

The rise of alternative transportation has sparked a passionate resurgence in cycling. It's not just a mode of transportation; it's a complete lifestyle, as suggested in 2022 #bikelife increase of mentions on social media (Linkfluence 2022).

A diverse range of offerings in the cycling world is thriving, backed by significant financial investments, inspiring passionate consumers to cherish and safeguard their cycling equipment but also sometimes preventing beginners ones to take the plunge.

Repair causing difficulties for e-bike owners

The recent bankruptcy of Dutch e-bike manufacturer VanMoof has cast a shadow of doubt over the sustainability of the e-bike industry. This development underscores the challenges faced by e-bike owners when it comes to repairs and servicing.

Consumers are increasingly concerned about the longevity of their e-bikes, as these devices have become beloved modes of transportation and recreation. Many e-bike owners rely on their electric bicycles for daily commuting and leisure activities. However, when these e-bikes require repairs or maintenance, they often encounter difficulties in finding accessible and affordable services.

In response to these challenges, there is a growing demand for e-bike brands to offer insurance and repair services that can help consumers extend the life cycle of their valuable e-bike investments. Such services not only enhance consumer satisfaction but also contribute to the overall sustainability of the e-bike industry by reducing the premature disposal of e-bikes due to repair-related issues.

WHAT IF ASSISTANCE UNLEASHED THE POWER OF THE COLLECTIVE?

Insurance serves as a catalyst for collective behaviour, redirecting our focus toward what truly matters – collective intelligence and shared interests. It bridges the gap between 'we' and 'I,' fostering a sense of purpose, belonging, and delight.

By pooling resources and sharing risks, insurance promotes unity. It encourages individuals to act in harmony for the greater good, ensuring the well-being of the collective while safeguarding individual interests. It's a powerful force that collectively brings people together to navigate life's uncertainties and challenges.

Elevated Collectivism

Cities, responsible for over 70% of global CO2 emissions, are under pressure to achieve climate neutrality. Transformative innovations are essential to power urban areas sustainably.

One major focus is promoting low-emission commuting, with initiatives encouraging the adoption of e-bikes and electric vehicles (EVs).

Simultaneously, the urban air mobility sector is experiencing a rapid expansion. In the pursuit of climate goals, renewable energy innovation takes centre stage.

Recognising that heating buildings contributes to over half of the city's carbon emissions, Helsinki is pioneering a groundbreaking solution.

The city is constructing "Hot Heart," a flexible floating reservoir system that converts carbon-free electrical energy into thermal energy through pumps.

This innovation will hold 10 million cubic meters of hot seawater, connecting to Helsinki's district heating system and aiming to meet the city's heating needs by 2030.

Furthermore, some of these hot pools will feature inflatable roof structures, transforming into leisure attractions.

Helsinki's commitment to such innovative projects underscores the city's dedication to sustainable urban development and reducing its carbon footprint while creating shared space - something we will see more and more worldwide.



Group Of Interest

A new breed of interest groups is emerging, composed of individuals with shared passions who redirect their resources toward their common interests.

These communities of independent thinkers foster inclusivity, attracting values-driven members.

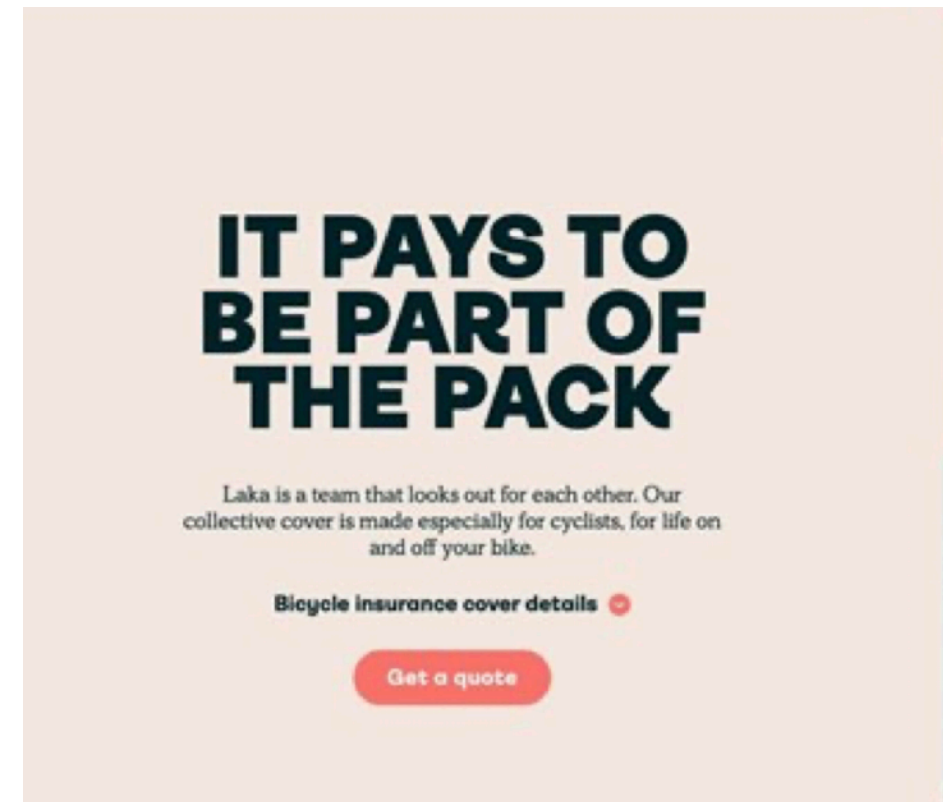
Their core concept revolves around pooling resources and benefits to cultivate a more sustainable way of life.

By joining forces, they empower individuals to make a positive impact while pursuing their passions collectively.

These groups set up mechanisms for implementing change through policy and behaviour change.

BENCHMARKS

LAKA COLLECTIVE INSURERS
 Laka Insurance operates on a collective basis. The collective consists of enthusiastic cyclists united by a common interest – their bicycles. Its unique approach sets it apart: instead of a fixed amount, you pay a variable monthly premium determined by the collective's claims. The fewer the claims, the less you pay.



Experienced travel

Collectivism travel

Youth

FINDING WHAT MATTERS IN THE TOGETHER

Travel and tourism face ongoing challenges of rising inflation, cost-of-living cutbacks and the urgent imperative to be more sustainable, ethical and equitable.

In these frugal times, more holidaymakers will be amenable to pooling resources throughout the trip, connecting visitors or helping locals earn extra income.

Think house swapping, meal sharing, ridesharing, or carpooling. Consider what role your company can play in facilitating such connections



BENCHMARKS

EATON WORKSHOP hospitality spaces by finding ways to foster creative hubs and areas where communities and like-minded individuals can meet together and develop connections.

"Hotels should be these sites of imagination, this amazing amalgamation of people who would never ordinarily share the same space together"

Amahra Spence, co-founder of [MAIA Group](#)

In the realm of hospitality, the landscape is evolving as disruptive platforms, once seen as innovators, are now resembling corporate giants. In response, a shift towards family-style services fostering local communities and guests is emerging.

Data reveals that short-term rental platforms can have adverse social effects, exemplified by Airbnb's impact on rent prices in certain neighbourhoods. Simon Lovick of Founders Factory highlighted how this creates a dependency on the platform for income.

Enter the Climate Homestay Network, often dubbed a 'non-corporate Airbnb.' Launched by Human Hotel, it upholds the original ethos of home-sharing by allowing generous locals to open their homes to attendees of events like COP26, now expanding its reach through partnerships with organisations like Extinction Rebellion.

On a more speculative note, Amahra Spence envisions a concept hotel called Abuelos, which reimagines her grandparent's living room as a vibrant space for marginalised communities and artists to convene, representing civic infrastructure through a unique lens.



KEY TRENDS °2 CIRCULARITY

Encouraging consumers to break bad habits involves strategic nudges. By offering perks or services, we make positive changes more gratifying.

Additionally, reframing ownership into shared experiences fosters more sustainable behaviours, empowering individuals to make choices that benefit both themselves and the planet.

- Gamify change
- Experienced travel
- Environmental benchmarking
- Global rentals
- Mobility as service
- Second-hand uprising

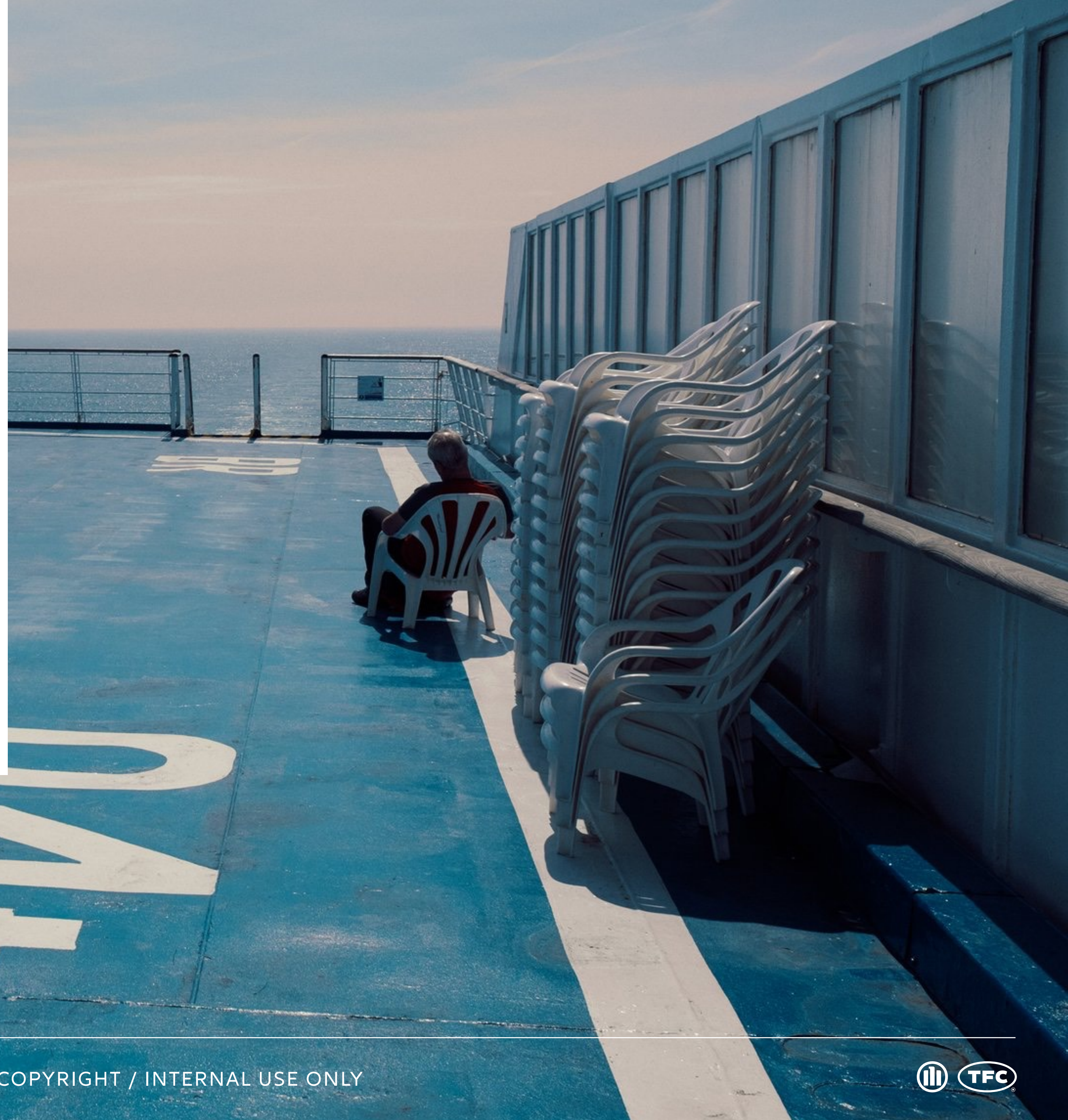


Encouraging individuals who may not prioritise environmental concerns to change their unsustainable habits requires a strategic approach demonstrating tangible benefits. Many of these individuals are not eco-ignorant but often underestimate their individual impact. According to YouGov (2022), 42% of Gen Zers are willing to consider their carbon footprint when planning their next trip, indicating a willingness to embrace change with the right incentives.

The key lies in providing a compelling tradeoff: individuals must feel that adopting sustainable practices results in tangible gains, whether in financial savings or richer experiences. This can include discounts, loyalty programs, or exclusive access to

sustainable travel experiences. By reframing the narrative around sustainability, we empower them to make meaningful choices that benefit both themselves and the planet. Moreover, this approach extends beyond travel and mobility. It encompasses various aspects of daily life, from fashion to furniture.

Encouraging sharing and responsible consumption in these less explored domains further contributes to a more sustainable future. By seamlessly integrating sustainability into our lifestyles, we can collectively drive positive change, even among those who may have yet to prioritise environmental concerns initially.



WHAT IF ASSISTANCE REWARDED NEW HABITS?

Motivating individuals to adopt sustainable habits, even if they aren't initially eco-conscious, can be achieved through gamified reward systems, particularly in the context of mobility and travel.

By turning eco-friendly choices into engaging challenges with tangible rewards, we tap into their competitive spirit and encourage positive behavioural shifts.

These schemes not only benefit the environment but also make sustainability more appealing and accessible to a wider audience.

Incentivise Behavioural Changes

Incentivising sustainable behaviours is crucial in driving positive change for a greener future. Airbnb's innovative 2022 program in the UK and France is a shining example of how such incentives can make a significant impact. By offering cash rebates to hosts who embrace renewable retrofits for their rental properties, Airbnb encourages the electrification and weatherproofing of these homes. The range of refunds, from \$500 for enhanced insulation to \$2,000 for heat pump installations, demonstrates a commitment to eco-friendly upgrades.

France takes a commendable step in the transition toward sustainability by providing stipends of up to €4,000 to citizens who switch from gas-guzzling vehicles to e-bikes. This forward-thinking initiative reduces carbon emissions and promotes a healthier and more sustainable mode of transportation.

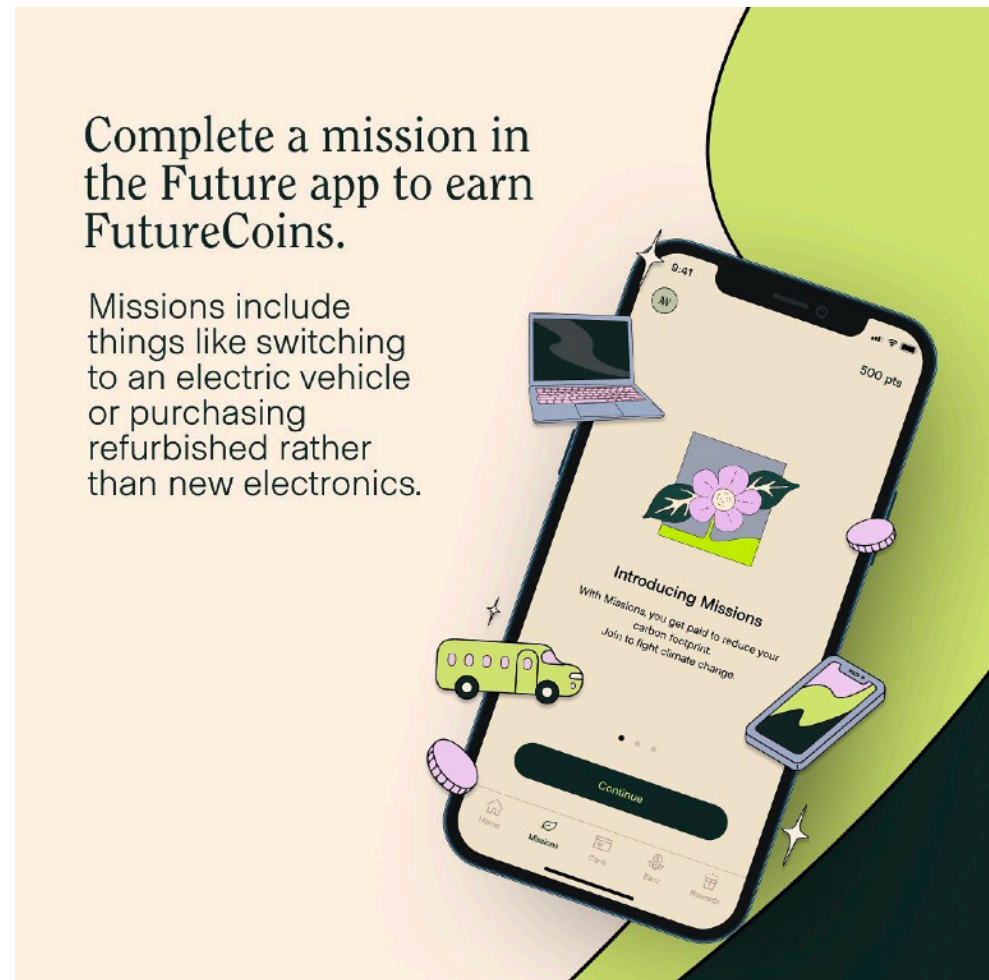
The underlying principle is to align convenience with responsible choices.

By offering tangible financial incentives and making eco-conscious decisions more accessible, these programs benefit the environment and empower individuals to be part of the solution. It underscores the potential for such initiatives to reshape our behaviours and collectively accelerate the transition toward a more sustainable and environmentally responsible future.

BENCHMARKS

FUTURE CARD

It helps individuals wield their spending power for good. It offers 6% cashback on climate-friendly purchases, rather than conventional, carbon-intensive rewards tied to flying or buying petrol.



Facilitate Benchmarking

Facilitating benchmarking through the aggregation of smart home device data within neighbourhoods holds the potential to inspire climate-conscious choices. By comparing energy consumption with neighbouring households, users can gain valuable insights into their habits, fostering a sense of sustainability competition.

Moreover, monitoring air quality is paramount in urban environments where pollution poses a significant health risk. Technologies like Sweden's "Luft Stockholm" app enable residents to track pollutant and allergen levels. This empowers individuals to make informed decisions about outdoor activities, promoting better health and reducing exposure to harmful pollutants.

Additionally, the "Vigie eau" platform provides a valuable resource for residents, allowing them to access water restriction information based on their location. This transparency ensures that individuals are aware of current water conservation measures in their communities, contributing to responsible water usage. These initiatives leverage technology to create a more environmentally conscious and informed society. We can collectively work towards a greener and healthier future by giving individuals the tools and data they need to make sustainable choices.



BENCHMARKS

ALLBIRD CARBON RECEIPT
Catering to a pragmatic approach, New Zealand-American eco-footwear brand Allbirds, which became the first to label products with their carbon footprint in 2020, now includes the carbon cost of items on receipts since April.

Experienced travel

Wealthy person

WHAT IF TRAVELING WAS NOT ABOUT GOING FAR, BUT GOING DEEP?



Consumers want to tackle climate change while also prioritising their happiness.

Post-pandemic, 88% of people worldwide are looking for fun, and 78% want brands to provide it (Oracle, 2022).

For these individuals, living sustainably shouldn't mean sacrificing personal enjoyment, and they're seeking businesses that support their planet-positive visions.

BENCHMARKS

ORIENT EXPRESS (EU)
Accor Group, owner of the Orient-Express brand, is reinventing the iconic train, set to roll on European tracks in early 2025. The first glimpses of the train portray a luxurious cocoon on rails, accommodating up to 64 passengers. Aiming to redefine the travel experience, it caters to the slow travel trend, emphasising relaxation and sustainability.

“Travel gets branded as an achievement: see interesting places, have interesting experiences, become interesting people. Is that what it really is?”

Agnes Callard, The New Yorker journalist

Green Luxurian

The wealthiest 1% of UK earners emit as much carbon in a year as the poorest 10% do in two decades (Autonomy, 2022). With increasing pressure on high-income individuals to act, they possess both financial means and social influence to make significant environmental contributions.

Thus, environmentally conscious elites are experimenting with sustainable lifestyles and impact investing.

This trend aligns with the preferences of over 80% of luxury travellers worldwide who prioritise sustainability (Virtuoso, 2022), resulting in the thriving eco-luxury sector.

Notable examples include Trojena, a Saudi Arabian mountain resort set to open in 2026, and the first Waldorf Astoria Residences in Costa Rica opening in 2024, both emphasising eco-friendly design and operations.

Similarly, the Coulibri Ridge resort in the Dominican Republic is constructed from recycled materials,

utilises green energy, and incorporates rainwater collection for sustainable practices. These initiatives underscore the growing commitment of affluent individuals to eco-conscious living.

Imperfect environmentalists

They embrace eco-friendly choices without sacrificing life's joys.

They might carpool on a road trip, reducing emissions while enjoying the journey. Imperfection acknowledges progress, showing that sustainable living is attainable without perfectionism.

Tourism isn't travel

A tourist is a temporarily leisured person who voluntarily visits a place away from home for the purpose of experiencing a change according to Host & Guest. Touristic travel exists for the sake of change.

But what, exactly, gets changed? Tourism is marked by its locomotive character, « I went to France, » but what if we started to find value not in where we went in what we do?

WHAT IF SERVICES REVISED THE TRADITIONAL DEFINITION OF OWNERSHIP?

A new perspective on ownership is emerging, challenging the traditional concept. Circular economy principles, renting, and co-owning redefine our relationship with possessions.

Rather than exclusive ownership, this paradigm values shared access and sustainability, reducing waste and environmental impact.

It's a shift towards valuing the use and experience of goods over their permanent possession, reflecting a more conscious and responsible approach to consumption.

Renting better than owning ?

Fuelled by the appeal of a less-stuff-and-lower-commitment lifestyle, rental services are gaining popularity - the worldwide clothing rental market is projected to reach \$167bn by 2030

But the renting craze goes way beyond fashion and its expected output. For example, we are seeing massive traction on Baby clothes and accessories like the British babywear rental business Or Collective, which has an 82% customer retention rate.

Moreover, beyond just price point, renting is seen as very sustainable and environmentally friendly, especially for Europeans (France, Germany, Switzerland, and the UK) with 31% validating this claim, compared with 29% of North Americans and 15.5% of Asians.

Rentals are gaining popularity in sectors due to consumers' appreciation of a more agile (rent-it-sooner) low-commitment, less-waste service.



BENCHMARKS Flannels X Hurr's Youth-Phoria In spring 2023, London's luxury multi-brand retailer Flannels unveiled a month-long rental pop-up, The Dress Up, in its Flannels X flagship in partnership with British fashion rental service Hurr, curated by 90s/00s-loving music industry stylist Leah Abbott. (UK)

When second-hand becomes the first choice

Second-hand consumption is evolving beyond fashion, expanding into the construction and consumer electronics sectors.

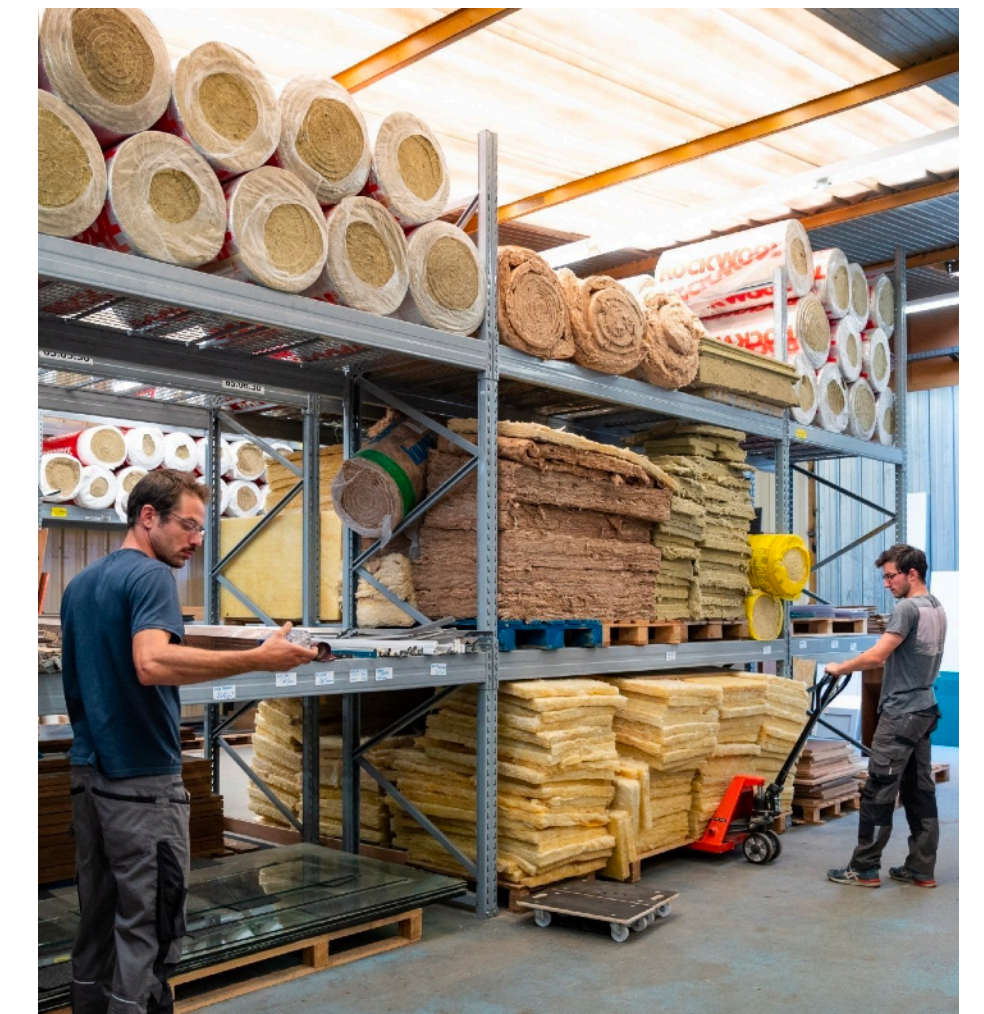
Platforms like Vinted and Bepop, addressing over-consumption in clothing, have set a precedent.

Samsung's partnership with British design publication Dezeen for the Re:Create Design Challenge exemplifies this shift. It encourages designers to repurpose discarded tech parts and materials into innovative new products.

This broader adoption of circular practices reflects a growing awareness of the environmental impact of overconsumption and highlights the potential for reusing and upcycling across various industries to reduce waste and contribute to a more sustainable future.

As sustainability and cost-effectiveness take precedence, second-hand products are increasingly becoming the preferred choice for consumers.

BENCHMARKS MINEKA SECOND-HAND CONSTRUCTION MATERIAL The construction industry is one of the largest polluters globally. Every day, thousands of tons of construction waste leave building sites, with minimal recycling efforts. In a commitment to circularity and frugality, the Minéka association aims to give a second life to construction materials.



Mobility as service

HOW A NEW RELATIONSHIP TO MOBILITY WILL CHANGE GLOBAL LANDSCAPES

Mobility-as-a-Service is transforming our perception of transportation. In dense urban areas, the relevance of car ownership is diminishing as people embrace shared mobility solutions.

With easy access to ride-sharing, public transport, and micro-mobility options, future urban dwellers prioritise convenience and sustainability over traditional car ownership, reshaping the way we move in cities.



BENCHMARKS

CRUISE (US)
Cruise, a self-driving car company owned by General Motors, has launched around 240 robot taxi services in the US city of San Francisco, California.

Done right, MaaS will have an important role to play in the smart cities of the future; contributing to the reduction of both CO2 emissions and pollution, while improving the overall efficiency of the transport system and reducing reliance on private cars in urban areas.

Natalie Sauber, market intelligence and future mobility expert at Arcadis.

Shared Ownership

Shared ownership models will also shift auto insurance priorities. EV subscription company Autonomy partnered with insurance giant Liberty Mutual (both American) to offer customers insurance packages that renew alongside their monthly car payments. Elsewhere, car rental companies, like India's Zoomcar, include insurance in the rental cost.

This approach is supported by a growing anti-materialist mindset driven by young consumers' pragmatic approach to vehicle ownership. As a result, they're drawn to the convenience (and lower prices) offered by on-demand bike and scooter sharing and ride-hailing.

Self Driving Taxis

Self-driving taxis, exemplified by companies like Waymo and Cruise in San Francisco, are poised to revolutionise urban mobility. These autonomous vehicles offer the same mobility capabilities as traditional cars without needing ownership. As this technology matures, it presents a viable solution to alleviate car congestion in cities, making transportation more efficient, sustainable,

and accessible for urban residents while reducing the overall number of vehicles on the road.

Adaptive Public Transport

Electric transportation is for more than personal mobility. Stockholm is trialing electric passenger ferries from local company Candela to make journeys quicker and more sustainable. The battery-powered boat consumes 95% less energy than the current diesel-powered vehicles, covering 50 miles on one charge.



NUDGE.

Making change desirable for climate agnostics.

To initiate more virtuous behaviour, there is a need to change the narrative around sustainability.

The opportunity here for the insurance industry is not to cover risk-taking but how can insurance influence behaviour through its services?

INCENTIVE °1: WHAT'S YOU

In a more essentialist approach, people are abandoning all-inclusive offers for services that correspond to their real lifestyle.

How can Allianz Partners design policies that target underserved segments and consumer niches?

How to position insurance as allies to consumers whose needs may be misunderstood?

INCENTIVE °2: TEAM SPIRIT

Guided by their emotions and the group effect, these consumers are more inclined to change their behaviour by mimicry.

How can Allianz Partners use brand ambassadors or lifestyle codes to target the community?

How insurance can be reinvented not on the quantity of the group but on its affinities.

INCENTIVE °3: REWARDING EXPERIENCE

When a growing number of people struggle to make ends meet, the insurance experience must be seamless and include rewards.

What creative partners are needed to rethink the insurance experience?

Besides the financial benefits, what other advantages can insurers offer?

What service assurance for products you don't own?

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OPPORTUNITY 1

REFOCUS ON THE ESSENTIAL

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- HyperJar, 2022
- Huck, 2023

I DO BECAUSE THEY DO

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LIVING TOGETHER

- THE FUTURE LABORATORY How can hotels become community-centric? <https://www.thefuturelaboratory.com/blog/how-can-hotels-become-community-centric>

OPPORTUNITY 2

BREAKING THE BAD HABITS

REFRAMING TRAVEL MINDSET

- THE NEW YORKER: The case against travel <https://www.newyorker.com/culture/the-weekend-essay/the-case-against-travel>
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ASSISTANCE POSITIONNING #3: **ADAPT**



FROM UTOPIANS TO THE PRO-SUMERS

In April 2022, the EU launched a scheme to support 'prosumer' communities transitioning to green energy. That same year, Britain saw a 114% rise in domestic installations in 2022 (MSC, 2023).

From Solarpunk creatives and forward-thinking farmers to proactive homeowners and imaginative inventors, people are turning idealistic alt-energy visions into workable, real-world solutions.

Lead by a most imaginative vision for a more sustainable world, they aspire to total autonomy - particularly when it comes to energy and managing their own resources - from the institutions that are struggling to cope with the growing scarcity.

These pioneers of a new kind - often with high incomes - want to be the first to try out new alternatives, be they recycled building materials, domestic energies, or clean forms of mobility.

At the cutting edge, as the experts themselves, their enthusiasm for new technologies can lead them to invest in new manufacturers and ambitious projects and take more risks than the usual consumers.

Rethinking networks for a sustainable future plunges them into a transition period of unknowns. The network must be reinvented to be more reliable and fair if each individual is more autonomous.



LIQUID MODERNITY

Ironically, at a time when water is in short supply, it is our best source of inspiration.

People and organisations can no longer afford to stagnate and are urged to pilot a new transformative future.

By being fluid, we would adapt to the current state of affairs.

From rigid academic skills to freer thinking, it's all about letting go and riding the wave of uncertainty.



SHIFT N°1

THE GREEN DEAL SHIFT

To deliver the EU Green Deal, many adaptations will be needed from citizens and companies. While the challenges of individuals are empowerment and autonomous behaviour, companies may be disoriented by the fast-evolving legislation and need to update their skills.



SHIFT N°2

NEXT-GEN ENERGY

A new generation of energy-producing and storing tools is needed for renewable transition.

From private rooftop wind turbines to diverters that enable solar energy to power an entire house, innovations are expanding the remit of energy producers away from power plants to include individual households and communities.



SHIFT N°3

ENTERING THE GRAY AREA

In a tense geo-political context, geo-engineering is giving rise to controversy and, above all, the fear that an organisation will use this technology outside of any international consensus.

A scenario that marks the entry into a grey area: the ambiguous territory where legality and innovation intersect.

This uncharted territory is a consequence of the lag in regulatory frameworks catching up with the pace of technological advancement.

KEY TRENDS °1 TRANSPARA -RENCY

The sustainability journey is one of reflection and continuous improvement, during which consumers must learn to find their way around and avoid false techno-solutionist and green-washing.

This race for sustainability and innovation can give rise to new risks, with the choice of materials or energy sources that are still little-known.

More than ever, the role of the insurer and its position to meet evolving consumer needs while promoting eco-conscious business practices and securing clients' futures.

Navigate eco-design

Trasparency

Recycling/Refurbish

Progressive mobility

Blockchain

Traceability & ownership

Environmental benchmarking

Consumer demands for transparency are growing in today's sustainable development landscape, driven by innovations like eco-materials, recycling tech, and electric energy solutions.

They seek to understand the environmental impact of their choices, pushing companies to be more transparent in sourcing eco-friendly materials, showcasing recycling processes, and promoting energy-efficient solutions.

Considering that the Consumer Protection Enforcement Network (ICPEN) found that 40% of green claims could mislead consumers. Insurers can leverage two critical opportunities in this context:

They can play a pivotal role in assessing and quantifying the risks of these novel sustainable technologies, offering specialised insurance products tailored to protect businesses investing in them.

Secondly, insurers can become trust guarantors for policyholders using innovative technologies like blockchain, ensuring transparency and accuracy in sustainability data, potentially reducing fraud-related losses by up to 98%.

This is an opportunity for insurers, who need to work more closely with companies to guide their economic choices and decisions and strengthen their relationship with consumers.



Although 80% of businesses worldwide report on sustainability practices, the average company spends just 0.13% of its revenue on CSR.

Raconteur

WHAT IF ASSISTANCE MADE ECO-DESIGN CRYSTAL CLEAR?

Beyond the finished product, people increasingly seek transparency in its composition.

Amid new sustainable development wastes, plastic solutions, and emerging bio-materials, material selection has become a pivotal concern for manufacturers and consumers.

We're venturing into uncharted territory, needing clarity on which materials are secure, how to choose them, and their suitable applications.

Insurers can serve as curators, guiding consumers and manufacturers in shifting their approaches to material choices and competition toward virtuous collaborations.

Environmental benchmarking

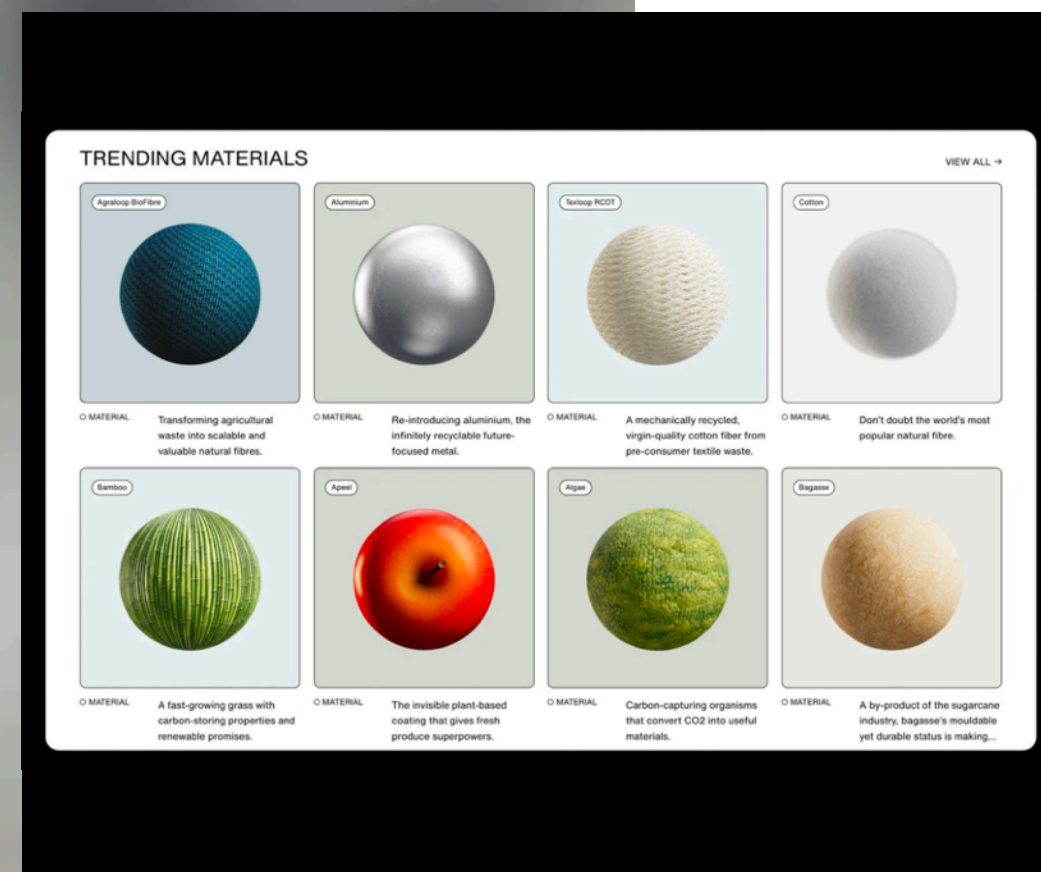
Navigate eco-design

Prod of ownership

MATERIALS LIBRARY

While the demand for next-gen materials is soaring, information on their availability and applications can be difficult to find for consumers, craftsmen, and even AP networks.

Initiatives like PlasticFree aim to create material libraries curated to help designers see things more clearly. This is a role that insurers could play by assessing each material's safety status to keep their network updated. This is a particularly useful use at a time when bio-based materials are proliferating.



BENCHMARKS **PLASTICFREE**
 British biomaterial advocacy group A Plastic Planet launched a subscriber-based online material library, called, where designers can search among more than 100 plastic alternatives to find the ones best suited for their architecture, furniture or packaging projects.

New nasties, new allies

We find ourselves at a crossroads, balancing between environmentally challenging new materials like lithium and valuable resources in industrial waste materials like oils.

Insurers have a key role: helping consumers better identify the new wastes associated with sustainable development policies (like lithium) and viewing others' wastes not negatively but as a new resource—a necessary paradigm shift.

New partnerships

Stepping well outside their siloes, brands will have forged symbiotic cross-industry partnerships to share and repurpose waste (as well as use their own deadstock).

Open-source philosophy encourages transparent sharing and fosters brand collaboration in sustainability over competition. This collaborative ethos ultimately benefits consumers, creating higher quality, more affordable, and sustainable products.

While this accelerates eco-friendly solutions, potential drawbacks include reduced market variety, security concerns from shared data, slower innovation, and diluted brand accountability. How can insurers work with companies to overcome these problems?

BENCHMARKS

REVOLUT x STARLING
 The two Neo-banks have put aside their differences to form Tech Zero, a task force that will help the sector set targets for net zero carbon emissions.

FUTURECRAFT.FOOTPRINT
 A collaborative project between ADIDAS and ALLBIRDS, shows what's possible when competitors work together: an ultralight running shoe that clocks in at just 2.94kg CO2 a pair.

Navigate eco-design

Progressive mobility

Recycling/Refurbish

SYSTEM THINKING FOR PROGRESSIVE MOBILITY

Today's waste-conscious consumers are hesitant to invest in designs that could become obsolete as needs change.

To tackle this challenge and achieve circular car production, manufacturers are adopting modular systems, automated production processes, recyclable materials, and modular construction techniques, enabling sustainable vehicles that adapt to various needs and life stages while fostering long-term customer relationships.



Adaptive System

Manufacturers are shifting towards modular bike systems to reduce waste and enhance consumer flexibility. For example, Dutch brand Roetz has engineered a stainless-steel bike frame that users can easily reconfigure to suit their changing needs, transforming it from a commuter bike into a cargo bike with a kids' cabin. This modular design simplifies component replacement and preserves the bike's integrity.

On another scale, a whole industry will spring up around tackling e-waste – think spent electric vehicle (EV) batteries becoming energy storage facilities (see Swedish start-up BatteryLoop).

BENCHMARKS

BATTERYLOOP (Sweden)

The start-up explores the potential of second-life applications for its high-voltage EV batteries.

ROETZ (Dutch)

Life bike is made from a durable stainless-steel frame with two parts that users can reconfigure according to their needs.

SEE ALSO: CAKE (Sweden)

News materials

Amid growing waste concerns, eco-friendly materials are becoming a distinguishing factor in new designs. Biomaterials, like helmets made from sugar cane and scallop shells, gain traction. Natural materials such as flax fibre folding bikes also enhance performance.

Disassembly design

Mono-material makes plastic an unlikely eco-friendly alternative. Design construction offers recyclability, as seen in a German company's plastic bike parts, part of a circular design project with a Dutch startup.



WHAT IF ASSISTANCE BECAME A GUARANTEE OF TRANS- PARENCY?

To support the multiple lives of products and the emergence of new materials, virtuous businesses must unveil the life cycle of their products and the materials they are made of.

This promise will revolutionise bedrock notions of our economy — the very ideals of obsolescence and ownership. As we reshape the product, its recycling process, and its myriad of lifecycles, the issue of traceability takes centre stage.

Can we assure equal measure for a recycled product as we do for a brand new one? How do we assure the quality of this product?

Proof-of-ownership

Traceability

HOW CRYPTO REVOLUTIONISE MOBILITY?

This revolution holds particularly exciting prospects within the automotive sector. Imagine vehicles preserving comprehensive records of their past, encompassing accident chronicles and detailed maintenance registers. Such innovation could potentially revolutionise the automobile resale market, fostering trust and transparency. As industries adapt to this paradigm, the concept revolutionises ownership and how we interact with products in the digital age.

it also makes them impossible to steal, now that their deed of ownership is part of the product thanks to NFT technology.



Lifestage Transition

The traceability of recycled or refurbished products becomes a major issue for professionals and customers who are entitled to wonder whether they can also be assured of these second-life materials.

By adding a tag and QR code, start-ups like NIAGA foolproof the recycling process and guarantee the quality and origin of recycled products in their many lives.

This process also enables tracking reforestation efforts with blockchain records (avoiding airlines greenwashing), ensuring that raw materials come from a responsible source, or even checking out any suppliers (e.g., plantations, farms) and product journeys.

BENCHMARKS

NIAGA

The scannable Niaga® tag enables end users to return their product when they're done using it. This helps recyclers and producers to keep valuable materials in the loop for future generations. That's how the Niaga® tag contributes to a waste-free world.

Digital Product Passports

Part of a broader push to increase product sustainability via a Regulation on Ecodesign for Sustainable Products (ESPR). It offers vital digital insights about products, from their inception to recycling. Enhancing traceability and sustainability bolsters consumer confidence.

Rethink ownership

The Digital Product Passport marks a transformative shift in ownership dynamics. Objects are no longer just possessed; they encapsulate their unique histories, intricately woven into digital archives and integrated crypto wallets.

KEY TRENDS °1 RESILIENCE

In the face of climatic hazards and inflation, we are entering a period of multiple risks where individuals must become as autonomous as possible.

Following the "embrace longevity" opportunity, people are organising themselves to deal with new risks: natural disasters, cuts off from the national grid, and lack of resources.

Formerly an alternative and merely a curiosity, alternative energy networks are now being encouraged by politicians, and new manufacturers are set to become a mainstream.

Auto-piloted home Monitoring Data

Decentralised energy Of the grid

Smart city Scarcity Home essential

Worries about water scarcity grow, and the need for resilience in our lifestyles regarding resource management has become increasingly evident.

As our conventional ways of managing resources are no longer sustainable, the challenge is to measure resources that, until now, have been considered unlimited. In this context, the best ally remains technology, such as data monitoring and solar panels.

With them, we will see a growing part of society is organising itself to produce its own resources, for itself, or to sell to the rest of its community.

While these practices are accelerating thanks to innovations in energy, they leave many unknowns and risks that can be potential opportunities.

What guarantees are there? Who regulates prices? How can we ensure that a handful of entrepreneurs do not appropriate a majority of the resources?



WHAT IF ASSISTANCE HELPED REVALUE BASIC NEEDS?

What if the era of abundance we've enjoyed for the past 80 years were replaced by a time of scarcity?

And not just any scarcity, but a shortage of the most essential elements: water, food, energy, and more.

This hypothetical shift would force us to reevaluate our priorities, innovate in sustainable resource management, and cooperate on a global scale to ensure survival. It's a stark reminder of the fragility of our current lifestyle and the urgent need for responsible stewardship of our planet's finite resources.

In such a world, resilience and sustainability would become the guiding principles of our existence.

Decentralised energy

Monitoring & data

AUTOPILOTED HOME

Autopiloted homes, empowered by cutting-edge technologies and data analytics, revolutionise resource utilisation. These homes continually adapt their operations and consumption patterns to maximise efficiency.

They optimise energy use by adjusting lighting, heating, and cooling based on occupancy and external conditions. These autonomous houses reduce environmental impact and lower utility bills, making sustainable living more accessible.

As technology advances, self-driving homes pave the way for a future where every resource is utilised precisely, aligning comfort and sustainability seamlessly.



Autonomous living

Energetic autonomy represents an innovative approach to sustainability, emphasising self-reliance and resource efficiency.

These systems operate on closed-loop energy and water circuits, reducing reliance on external grids.

They serve as hubs for energy production through solar panels and wind turbines, water recycling, and on-site food cultivation.

This comprehensive strategy minimises environmental impact and promotes resilience and self-sufficiency.

Energetic autonomy goes beyond eco-friendliness; it transforms our relationship with the environment, urging us to harmonise with nature. In an era of increasing resource challenges, it presents a hopeful vision where sustainability and self-sufficiency lead our way of life.

BENCHMARKS

MYENERGI

It sells power diverters to enable energy-generating households to divert and store the power they produce and use it in their home (rather than feed it back into the grid) in order to allocate energy when you need it the most.



Focus home

Home essential

TOWARD THE CIRCULAR HOME, THE HOME ESSENTIAL RESHUFFLE

Addressing climate change becomes imperative, not optional. Adapting our homes to combat rising temperatures and water scarcity are the new priority, reshuffling home essentials and functions.

Pioneering concepts and eco-friendly materials, alongside traditional wisdom, provide sustainable solutions.



"When it comes to home construction and arrangement, we observe a reset of standards, values, and aesthetics. This will become our future material memory."

Chrissie Muhr, curator and architect, the Future Observatory at the London Design Museum

No one is safe

A study published by the University of Oxford in July 2023, which investigates the impact on cooling demand if we overshoot the 1.5°C target limit on global temperature rise, concludes that "no country is safe from climate change".

The paper lists the UK, Switzerland, and Norway as the places facing the most dramatic increase in uncomfortably hot days, calling them dangerously unprepared. "Right now, in countries such as the UK, our buildings act like greenhouses – no external protection from the sun in buildings, windows locked, no natural ventilation, and no ceiling fans. Our buildings are exclusively prepared for the cold seasons," says co-lead author and architect Jesús Lizana, emphasising that we need to adapt to the built environment now in preparation for hot days ahead.

Targeting heating and cooling

Swedish firm Aira is making clean energy tech available to the masses through a subscription-based model. Currently piloting in Italy, and launching in Germany and the UK later this year, the new venture aims to become Europe's number one direct-to-consumer brand with a complete home energy system that revolves around an intelligent heat pump. Customers pay a monthly fee and no upfront costs for the lease of a heat pump that enables savings on heating and cooling.



WHAT IF ASSISTANCE WAS ABOUT SUPPORTING STAND-ALONE NETWORKS?

A shift in our mindset is underway in the face of an increasingly hostile environment.

We're coming together in groups and communities to tackle challenges collaboratively.

Decentralisation of production and resources shaped around narrowed grids to meet specific needs and requirements
It highlights a new approach to well-being linked to more reduced and cohesive structures.

It's a transformative shift towards a more interconnected and mutually supportive society, where we understand that safeguarding the whole is integral to securing our individual futures in this evolving world.

Off-the-grid communities

Off-grid communities are experiencing a significant shift towards community-level renewable energy projects, with the potential to reduce energy consumption and attract environmentally conscious residents.

An initiative launched in January 2022, referred to as "Reactivate," enables individuals to invest in a community solar farm.

This investment provides participants with a monthly credit on their utility bills, potentially offering a substantial discount of up to 25%, especially beneficial for renters and individuals with lower credit scores who might not qualify for solar panel installation loans.

Simultaneously, larger municipalities can explore energy-saving technologies like the Dutch concept "Lusoco," which harnesses energy-harvesting inks for off-grid public signage. This innovative approach contributes to sustainable smart city initiatives.



BENCHMARKS

ECO DELTA SMART VILLAGE
The Busan project explores smart city solutions in South Korea, focusing on efficient energy use and infrastructure. It's crucial due to energy imports, limited land, and population density. The project involves recycled water for green spaces, advanced drinking water filtration, and sustainable energy sources like hydrothermal and solar power. Additionally, it incorporates drone deliveries and street-cleaning robots for safety.

Short-circuit infrastructures

Decentralised generation is poised to revolutionise our energy production, distribution, and consumption paradigms, shifting the supply dynamics from centralised power plants to hyper-local, renewable-powered grids.

Worldwide, we observe a gradual transformation in energy flows, with a steady integration of renewables and experimentation with fleets of small-scale assets.

This evolution leads us toward a future energy landscape characterised by numerous small generation assets while large power plants progressively diminish.

For instance, the Som Energia Non-profit consumer cooperative, initiated by volunteer members in 2010, has blossomed into a community of over 77,000 members by 2021, exemplifying the growing trend towards decentralised and community-driven energy initiatives.



BENCHMARKS

BRISTOL ENERGY
Bristol Community Energy, a community-owned renewable energy producer, empowers people by putting green energy in their hands. We're fostering local sustainability while sharing the benefits with all.

ADAPT. REDESIGNING networks for sustainable future.

Adopting alternative approaches to energy implies an in-depth transformation of our networks, our homes and our modes of transport. New eco-materials, recycling, etc. are as many opportunities as they are plunging us into a grey zone, where legislation does not always keep pace with technology. How can Allianz help us to see things more clearly?

RISK °1: BETTING ON THE FUTURE

Investing in ambitious projects and promising materials also means risking that these projects will never see the light of day, so what do we do?

How can assurance help to curate the most promising and realistic project?

Can assurance find a way to rate new innovations - like eco-materials - based on their risk profile?

What certification insurance can create?

RISK °2: THE DOWN-CYCLING

With circularity or alternative resources, we also risk having second-choice products. The possible lower quality of these products requires unfailing traceability.

How can insurance use blockchain to guarantee security?

How can insurers support companies in improving and sharing their practices with the general public?

How to secure private sales of high-risk goods such as cars?

RISK °3: NO BACKUP MENTALITY

This autonomous state of mind that pushes these prosumers out of the institutional networks leaves them without cover. What happens when the alternative networks no longer work?

How can insurance can prevent the failure of the alternative network?

What policy encourages these forms of mutual aid?

How can insurance can help to monitor resources management and reward sustainable lifestyles?

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OPPORTUNITY 2 FOSTER RESILIENCE

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SHORT-CIRCUIT

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CROSS LOB

- Collectivism (Reset 1.2; Nudge 1.2; Adapt 2.2)
- Personalisation (Reset 2.2; Nudge 1.1)
- Transparency (Adapt 1)
- Gamification (Nudge 2.1)
- Rewards (Nudge 2.1)
- Open source (Adapt 1.1; Adapt 2.2)
- Blockchain (Adapt 2.1; Adapt 2.2)
- Traceability (Adapt 1.2)
- Refurbished (Nudge 2.2; Adapt 1.1; Adapt 2.1)
- Smart City (Adapt 2.2)
- Decentralised (Reset 1.2; Adapt 2.2)
- Short-circuit (Reset 1.2; Adapt 2.2; Nudge 2.2)
- Hyper-local (Reset 1.2; Adapt 2.2; Nudge 1.2)
- Education (Reset 2)
- Empowering (Reset 2.1; Nudge 2.2)
- Ownership (Nudge 2.2; Adapt 1.2)
- Subscription (Nudge 2.2)

HEALTH & WELLNESS

- Burnout (Reset 2)
- Mental Health (Reset 1.1)
- Financial Wellbeing (Reset 2.1)
- Collective Health (Reset 1.2)
- Holistic health (Reset 1.1)
- Chronic Disease (Reset 2.1)
- Stress (Reset 1 + 2)
- Meditation (Reset 1.1)
- Retreats (Reset 1.1)
- Local communities (Reset 1.2; Adapt 2.2)

NEW WAYS OF WORKING

- Employee experience (Reset 2)
- Workplace (Reset 2.2)
- Social wellness (Reset 2.2)

TRAVEL

- Digital nomad (Reset 1.1; Reset 2.1; Nudge 1.2)
- Bleisure (Reset 2.1)
- Solo (Reset 2.1)

MOBILITY

- Usage-Based Insurance (Nudge 1.1; Nudge 1.2; Nudge 2.2)
- Pay-per-miles (Nudge 1.1)
- Electric Vehicle (Nudge 2.2; Adapt 1.1)
- Micro-mobility (Nudge 1.1)
- Sharing (Nudge 1.1; Nudge 2.2)
- E-bike (Nudge 1.1)
- Renting (Nudge 2.2)
- Mobility-as-a-Service / MaaS (Nudge 2.2)

HOME

- Eco-Materials (Adapt 1.1; Adapt 1.2; Adapt 2.1)
- Recycling / Refurbishment (Nudge 2.2 Adapt 1.1; 1.2; 2.1)
- Eco-design (Adapt 1.1; Adapt 1.2)
- Energy Monitoring (Nudge 2.1, Adapt 2.1)

KEY TARGET AUDIENCES

- Employees (Reset 2)
- Parents (Reset 1.1; 2.2)
- Family (Reset 1.2)
- GenZ (Reset 2; Nudge 1;2)
- Senior (Reset 1;2)
- Youth (Reset 2; Nudge 1;2)
- Freelancer (Reset 2.1)
- pro-Sumers (Adapt)

FIN





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