MAIF is France’s sixth largest vehicle insurer and leading insurer in the non-profit sector. It covers the various needs of more than three million members (property, accident and death, and health insurance, assistance, savings, loans, etc.) and achieved turnover of 3.7 billion euros in 2019. Regularly acclaimed for its customer relations, in 2020, MAIF became a ‘société à mission’ (a French company that takes into account the social and environmental impacts of its business activities), making it its mission to demonstrate sincerity and put people at the heart of each of its undertakings and actions.

"For MAIF, the aim was to be able to respond to technical challenges, which we are not specialised in. This is why we turn to partners such as F-Secure, a company with expertise and similar values to our own."

Frédéric Couffignal, MAIF’s Marketing Project Manager
In recent years, MAIF has taken a number of digital initiatives in order to provide solutions that meet the needs of its members. Since spring 2019, the famous French mutual insurer has offered a comprehensive digital security range, including the F-Secure TOTAL solution.

A DIGITAL PROTECTION INITIATIVE IN LINE WITH MAIF’S VALUES

Since it was formed in 1934, MAIF (Mutuelle Assurance des Instituteurs de France), one of the first insurers in France, has built its image on ethical and social values. This is why, for a number of years already, MAIF has developed an approach that goes beyond “traditional insurance”, by taking into account private individuals’ expectations and daily needs, by offering everything from assistance with legal matters when moving home to offering cyber security.

“Today, most of the actions taken by MAIF have a CSR (Corporate Social Responsibility) dimension, which must be taken into consideration for all new projects including cyber security in particular,” explains Frédéric Couffignal, MAIF’s Marketing Project Manager. “In addition to being effective, all of the components of our offering must be in line with our values and our mission. With this in mind, we have established partnerships with leading European companies, in order to guarantee the security and confidentiality of our customers’ data.”

Historically, MAIF has developed a mutual insurance model, which is focused on people and gives a predominant role to its members. Throughout France, in its agencies, by telephone and online, MAIF’s “militants” and employees are always on hand to assist members. The company has recently undertaken a major digital transformation and was one of the first insurers in France to do so. While the mutual insurer has offered products online for more than a decade, the past few years have seen the launch of numerous digital initiatives, including its cyber security initiative.

CYBER SECURITY: AN AREA INVOLVING DIGITAL TECHNOLOGY AND CITIZENSHIP

At the end of 2017, following a meeting about digital risks with General Management, an assessment was launched with a dual aim: strengthen the protection of MAIF as a company and continue to protect its members at all times. In order to further secure its members’ data, a digital charter and data governance was established within the company. In addition, many people were recruited for its IT security teams. The implementation of GDPR went very smoothly, as the company was already very proactive with its own initiatives.

In order to define solutions that would make it possible to secure its members’ digital uses, MAIF began by looking at various uses and specifying the expectations...
of its target group, using a design thinking method focused on user needs. Workshops and studies were approved and carried out.

Initially, an “all-in-one” packaged solution combining several services was envisaged. However, following a demand survey carried out with an external firm, this option was rejected, in favour of a more flexible offering, with both free and paid for solutions presented alongside each other.

“On the one hand, we wanted to offer solutions suited to new digital uses, and it was important to have solutions that offered better protection against these new risks for consumers,” added Frédéric Couffignal. “On the other hand, we had to deploy solutions that were in line with our values, in particular respect for our customers’ privacy. MAIF’s approach was genuinely based on citizenship values, rather than self-interest.”

These two considerations shaped MAIF’s strategic plan and influenced the choice of digital solutions offered to its customers.

**CREATION OF THE “DIGITAL SECURITY” PAGE AND THE PARTNERSHIP WITH F-SECURE**

Among other things, help pages, a free app called *Mes Datas et moi* (*My Data and me*), a Cloud storage solution, and a comprehensive cyber security suite will be made available for members. Concerning security aspects, MAIF chose to work with the Finnish company F-Secure at the end of 2018. This was an obvious choice, which met its expectations both in terms of the products and business ethics: F-Secure’s solutions are among the best performing in the market, data is hosted in Finland, and the company boasts internationally-renowned ethical standards. And, of course, the possibility of offering a comprehensive portfolio of cyber security solutions, with its offering TOTAL (antivirus solution, VPN and password manager), fully met the needs expressed by Internet users during studies carried out.

“For MAIF, the aim was to be able to respond to technical challenges, which we are not specialised in, while maintaining our sincerity in relation to the solutions we provide. This is why we turn to partners such as F-Secure, a company with expertise and similar values to our own.”

**RAPID DEPLOYMENT AND MARKETING COMMUNICATION**

For the implementation of the full range of digital security solutions, two people at MAIF worked on the project full time for one year, carrying out preliminary studies and then searching for partners. Once the partners were chosen, the service was set up fairly rapidly, with deployment taking less than three months. F-Secure began work on the landing page in March 2019, in order to be ready for the final launch in May 2019, with the creation of the Digital Security page.

Once the launch was underway, specific components were promoted via newsletters, which represent one of the most effective means of communication at MAIF’s disposal, with more than one million subscribers. Other communication were rapidly deployed to promote the service, including a press release, an article in the magazine MAIF Mag and an article on F-Secure’s blog.
MAIF runs numerous corporate communication activities. For example, a truck is driving around France to carry out digital prevention and awareness-raising actions, named the ‘MAIF Numérique Tour’ (MAIF Digital Tour). This action has been temporarily suspended due to the current health crisis, but it will resume as soon as possible. MAIF employees are also organising communications related to the ‘Mes Datas and Moi’ app, until local events are able to return. Elsewhere, MAIF is involved in the cybermalveillance.gouv initiative, as a member and contributor of funds.

While upgrading the offering itself is not currently MAIF’s priority, new projects with online identity protection solutions may be jointly studied over the coming months.

ABOUT MAIF

MAIF is France’s sixth largest vehicle insurer and leading insurer in the non-profit sector. It covers the various needs of more than three million members (property, accident and death, and health insurance, assistance, savings, loans, etc.) and achieved turnover of 3.7 billion euros in 2019. Regularly acclaimed for its customer relations, in 2020, MAIF became a ‘société à mission’ (a French company that takes into account the social and environmental impacts of its business activities), making it its mission to demonstrate sincerity and put people at the heart of each of its undertakings and actions.

Further information is available at: www.maif.fr
ABOUT F-SECURE

Nobody has better visibility into real-life cyber attacks than F-Secure. We’re closing the gap between detection and response, utilizing the unmatched threat intelligence of hundreds of our industry’s best technical consultants, millions of devices running our award-winning software, and ceaseless innovations in artificial intelligence. F-Secure shields enterprises and consumers against everything from advanced cyber attacks and data breaches to widespread ransomware infections.

F-Secures consumer solutions combine router security and endpoint protection into one easy, intuitive experience for your customers. The unique combination of award-winning products, our world-class Consulting Services - supporting the entire customer lifecycle - and our deployments built for operators, is what makes F-Secure an excellent fit for the Service Provider channel.

f-secure.com/insurance