



Know You Can



Last update 05/04/2024 - The information contained in this presentation is subject to change

Welcome to the world of AXA

AXA Group at a glance

Our purpose

Our role

What we do

Group strategy

Full Year Earnings

Key figures

AXA's culture

Four values to guide our actions

AXA Belgium

Executive summary

Our strategy

Key figures

Our governance

Sustainability



AXA's noble purpose

Act for human progress by protecting what matters



"

AXA has an extremely important role in society. Our new dream should be to become the most committed insurer to our customers, society, and the planet.

"

THOMAS BUBERL
CHIEF EXECUTIVE OFFICER OF AXA

Our noble purpose

We act for human progress by protecting what matters



We protect properties

The property-casualty business includes the insurance of personal property (cars, homes) and liability (personal or professional). It covers a broad range of products and services designed for our individual and business clients.

We protect people

Our individual and group life insurance policies encompass both savings and retirement products, on the one hand, and other health and personal protection products.

We protect assets

The asset management business involves investing and managing assets for the Group's insurance companies and their clients, as well as for third parties, both retail and institutional clients.

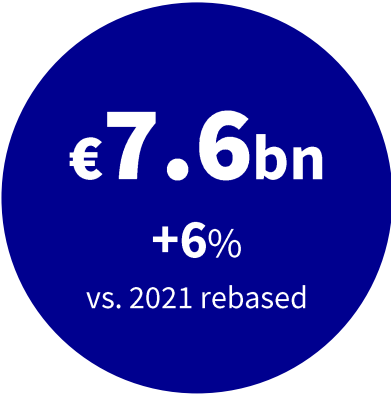
AXA Group Full Year Earnings 2023

AXA delivered an excellent performance in 2023 on all fronts

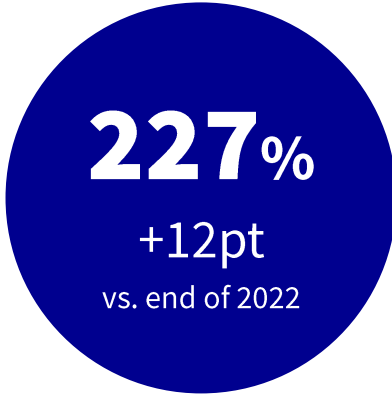
GROSS REVENUES



UNDERLYING EARNINGS

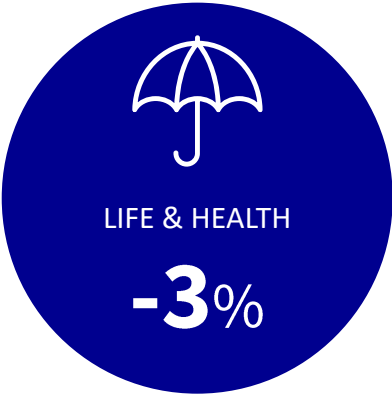


SOLVENCY II RATIO



AXA Group Full Year Earnings 2023

KEY FIGURES



€48.0bn



€53.0bn



€1.6bn

Revenues 2023 vs. 2022

Key figures WORLDWIDE

Here are **some other numbers we are proud of**



147 000
employees

Men and women, committed to better protect you around the world

Present in

50 countries

Where you will find the same quality of service and dedication around the world



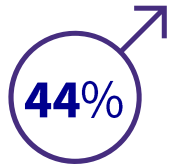
Serving more than

94 million clients

Trusting us everyday, and making us one of the leading insurance company around the globe

Key figures AXA BELGIUM

Human capital



MEN

WOMEN



EMPLOYEES
3023



NEW HIRES

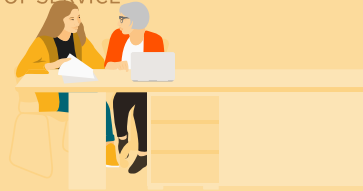


420 (180 INTERNAL)



SALARIED WORKFORCE
AVERAGE LENGTH OF SERVICE

18 years



SALARIED
WORKFORCE
AVERAGE AGE

46 years



EMPLOYEE NET
PROMOTER SCORE

29 pts

vs 13 in Nov 2022



6

Average training days
per person / year



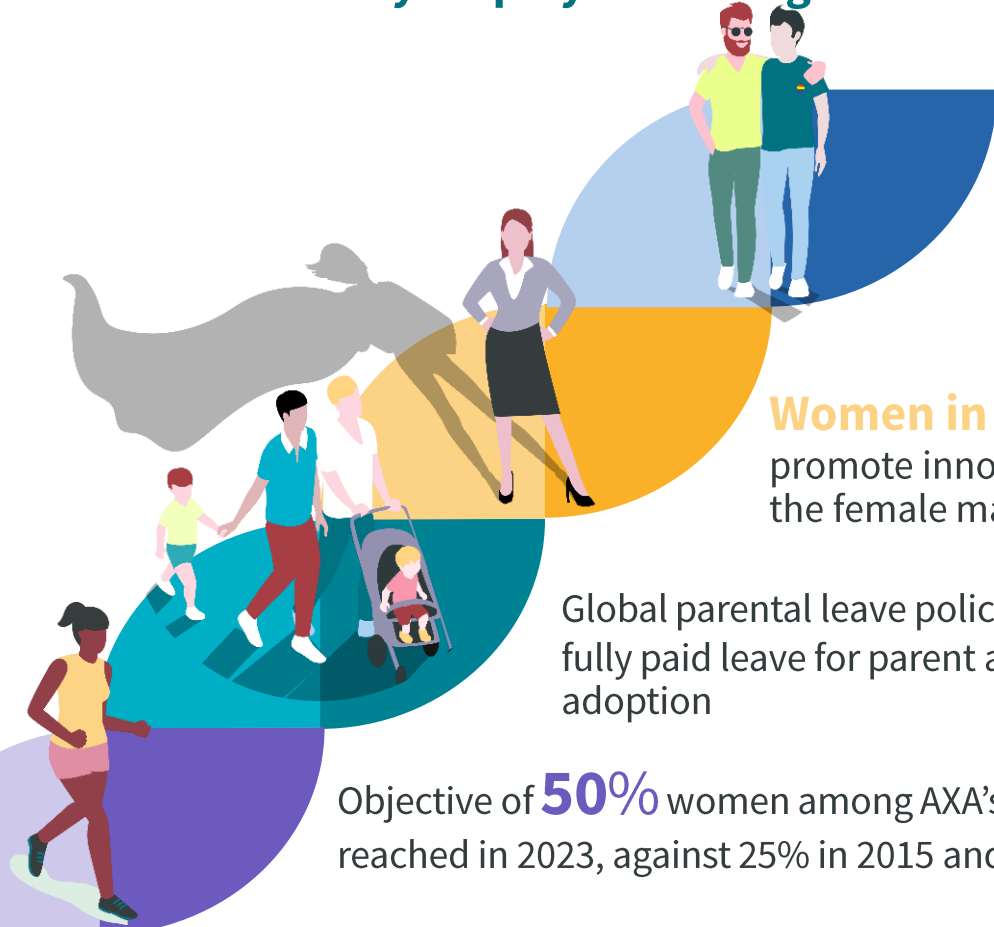
Four values to guide our actions

They anchor the way we make decisions and the way we operate



AXA's diversity & inclusive culture

A culture that **enables every employee to bring their whole selves to work.**



Supporting the **United Nations LGBTI standards** for business

Women in insurance initiative to promote innovation and tailored coverage for the female market

Global parental leave policy offering **16**-week and **4**-week fully paid leave for parent and co-parent, also in case of adoption

Objective of **50%** women among AXA's global senior executives has been reached in 2023, against 25% in 2015 and 9% in 2009.



AXA BELGIUM

STRATEGY 2024 - 2026

We ACT for human progress
by protecting what matters

26

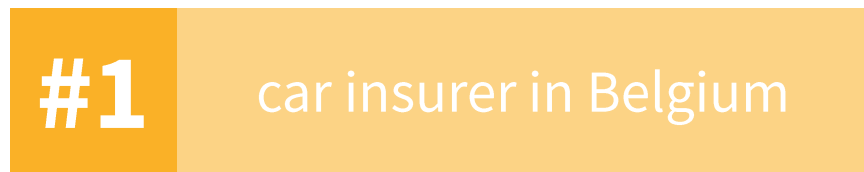
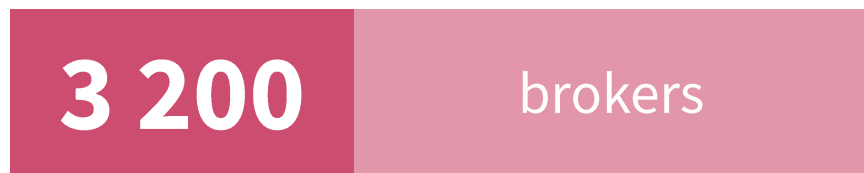
Accelerating
Growth
in **A**ll lines of business

Connecting
more closely with our
Customers & Brokers

Transforming
our business
through **T**echnology

AXA Belgium key figures

Here are **some numbers we are proud of**



PROPERTY & CASUALTY

Motor, Property, Legal Protection, Liability, Workers' Compensation

18,3

MARKET SHARE %



PENSION

13

MARKET SHARE %



HEALTH

14

MARKET SHARE %

AXA Belgium key figures

Financial results 2022(€ M)

2022 or 2023 (see subtitle?)



*GWP = Gross Written Premium



Diversity & Inclusion

We see diversity as a strength

Everyone is welcome at AXA. We are against any form of discrimination. More details in our [D&I-Policy](#).

We focus on Inclusion, as we are convinced that we collaborate better when we can bring our whole selves to work.

We work on the following themes: gender, generations, disability, ethnic diversity, sexual orientation and –identity.

We currently focus on putting in place more role-models from different minority groups.

Our governance

AXA Belgium Board of Directors



Etienne BOUAS-LAURENT |
EXECUTIVE DIRECTOR

- Since 01/07/2021
- CEO
AXA Belgium



Antoine BOYER DE LA GIRODAY |
EXECUTIVE DIRECTOR

- Since 01/09/2023
- CFO
AXA Belgium



Lucie TALEYSON |
EXECUTIVE DIRECTOR

- Since 01/10/2020
- CRO
AXA Belgium



Saskia VAN UFFELEN |
INDEPENDENT ADMIN.

- Since 02/01/2016
- Member of CNR & Audit Cttee
- Corporate vp Benelux Gfi



André ROLLAND |
INDEPENDENT ADMIN.

- Since 01/06/2016
- chairman of Audit/Risk Cttee
- Non-Exec. Chairman of the board
FINVEX



Chantal DE VRIEZE |
INDEPENDENT ADMIN.

- Since 02/01/2016
- Managing Director at
Econocom BeNeLux



Antimo PERRETTA |
CHAIRMAN

- Since 26/01/2018
- Chairman of CNR AXA Belgium
- CEO AXA European Market



Frederic HANNEQUART |
INDEPENDENT ADMIN.

- Since 31/05/2023
- Member of Audit/Risk Cttee



Marie-Louise ELHABRE |
NON EXECUTIVE DIRECTOR

- Since 07/2022
- CSDO Europe, Latin America
markets

Our governance

AXA Belgium Management Committee



**Etienne
BOUAS-LAURENT**
CHIEF EXECUTIVE OFFICER



**Philippe
COUROUBLE**
CHIEF P&C OFFICER



**Antoine
BOYER DE LA GIRODAY**
CHIEF FINANCIAL OFFICER



**Lucie
TALEYSON**
CHIEF RISK OFFICER



**Serge
MARTIN**
CHIEF DISTRIBUTION OFFICER



**Els
JANS**
CHIEF PEOPLE OFFICER



**Audrey
AMIOT**
CHIEF OPERATING OFFICER



**Camille
AUDET**
CHIEF CUSTOMER OFFICER



**Sophie
MARCHAL**
CHIEF INFORMATION OFFICER



Céline Dupont
CHIEF LIFE & HEALTH OFFICER



Sustainability

Embedded in our DNA

Environmental: Fight Climate Change



Internal

- **Achieve carbon neutrality** by 2025
- **Reduce** our CO₂ emissions by 26%
- **Offset residual emissions:** eco-efficient buildings, green car fleet, accessibility to public transport & bike parking, digital sustainability

KPI

Target: **-26%**
By 2023 already achieved **-49%**



Customers & Brokers

- **Increase** the share of **green insurance solutions**
- **Positively impact** the environment through products, services and guarantees
- Including **sustainable claims management**

KPI

Increase Green Business GWP by **8.5 %**



Society



- **Educate general public on Climate Change** with **GoodPlanet:** open AXA Climate School to employees, brokers and schools
- **Protect** Belgian nature & biodiversity with **River Cleanup: volunteering to clean** up riverbanks and beaches
- **Invest** in Belgian academic research through the **AXA Research Fund.**
 - The AXA Chair on **Water Quality** and Global Change by Prof. Van Griensven (VUB)
 - The AXA Chair in Environment on **Plastic Waste Upcycling** by Prof. Coulembier (UMONS).

KPI

- **Maintain 100 % completion rate** for employees and have **500 brokers** complete Climate School
- Have **+1800** employees, brokers **participate in river cleanups** during the **AXA Week for Good in 2024**
- Communication towards employees on results research: organize an **event with Professor Van Griensven** for our employees



Social: Foster Inclusive Protection



Internal

- **Develop a diverse & inclusive culture:** everybody can be 100% themselves at work.
- Help our employees stay **physically and mentally healthy**

KPI

INPS (Inclusion NPS): ≥ 35



Customers & Brokers

- **Promote inclusive insurance & bridge protection gap**
- Offer **inclusive & easily accessible** products and services to **vulnerable communities**
- Focus on **micro-entrepreneurs**

KPI

273K # of contracts in social inclusion segment



Society

- AXA Belgium is a **founding and accommodating partner** of the **NGO TADA** (> 1,800 children) We invest in the **financial education of underprivileged children** by **volunteering on Saturdays**
- AXA Belgium offers employees **breakfast in exchange for a donation** (in kind or financial) to support vulnerable communities
- **Educate general public on road safety** (AXA Road Safety Quiz with **VSV/AWSR**), **fire safety (Oscare)**, **health & disease prevention (Foundation against Cancer)** and **beach safety (lifeguards)**

KPI

Boost partnerships and volunteering initiatives, and maintain engagement rate of 72 %

Governance: Focus on Impact & Responsibility



Internal

- Implement sustainability governance:
→ **Sustainability** Committee to share practices and follow up all transversal streams
→ **Network of Sustainability/Green/AXA Hearts in Action ambassadors**
- **Ethical and compliant** business practices: Codes of Business Conduct (ABC rules, vigilance plan,...)
- **Compliance** and frontrunner **on new regulations** (EU Taxonomy and Due Diligence)

Customers & Brokers

- **ESG criteria embedded** in product design and product approval process
- **ESG investment rules** which are more stringent than sector requirements
- First mover on **sustainable underwriting rules** (coal, tobacco)

Society

- **ESG Reporting:** AXA achieved **high rating** in insurance sector in S&P Global Corporate Sustainability Assessment
- We measure **progress in Belgium** with our 3 ESG local reports:
→ **AESI:** AXA Belgium is nr 3 worldwide
→ **CIS:** 72% employee engagement rate
→ **Environmental Report:** -49% CO₂ emissions
- **AXA Research Fund** invested **EUR 8,7 million** in Belgian academic research

AXA Hearts in Action volunteering in 2023: 72 % engagement rate

(2426 unique volunteers)

Environment Fight Climate Change



RIVER CLEANUP Environmental clean-up

- Protect Belgian nature & biodiversity
- Clean up riverbanks and beaches with River Cleanup

Impact

- Collected 3000 kg of waste
- 200 AXA Hearts In Action volunteers cleaned the Ourthe banks for the third time after the floods in 2021

Social Foster Inclusive Protection



TADA Social Inclusion

- Invest in financial education of underprivileged children
- Founding and accommodating partner of TADA

Impact

- Organised financial education for 120 children
- Donated 1000 digital devices
- 80 AXA Hearts in Action volunteers participated



EXCHANGE BREAKFASTS Volunteering & Employee Engagement

- Help vulnerable communities
- AXA Belgium offers employees breakfast in exchange for a donation (in kind or financial)

Impact

- Collected €16,000 and 5m3 in gifts
- More than 1,800 AXA employees participated



FOUNDATION AGAINST CANCER Health Prevention

- Raise money for cancer research
- Walk / run during a 24-hour 'Relay for Life', to support people with cancer

Impact

- AXA Running Team raised almost €13,000
- AXA Running Team ran more than 10,000 km
- More than 168 AXA Hearts in Action volunteers participated

Sustainable partnerships & initiatives

Environment Fight Climate Change



GOODPLANET Climate Change Education

Educate the public on Climate Change by opening up the AXA Climate Academy to schools, partners and companies in collaboration with GoodPlanet



RIVER CLEANUP Environmental clean-up

Protect Belgian nature & biodiversity with River Cleanup, by cleaning up riverbanks and beaches

Social Foster Inclusive Protection



TADA Social Inclusion

Investing in financial education of underprivileged children as founding and accommodating partner of TADA



FOUNDATION AGAINST CANCER & BELGIAN CARDIOLOGICAL LEAGUE Health Prevention

Walk / run during a 24-hour 'Relay for Life' to support cancer patients and their family, and raise money for cancer research.



EXCHANGE BREAKFASTS Volunteering & Employee Engagement

AXA Belgium offers employees breakfast in exchange for a donation (in kind or financial) to help vulnerable communities



VSV & AWSR Road Safety

The annual 'Road Quiz', designed jointly with AXA Belgium to test the road safety knowledge of all age groups



IKWV Beach Safety

AXA has been a proud partner of the Belgian beach lifeguards for > 25 years



OSCAR Fire Prevention

The 'Fire Safety Truck' is an interactive information vehicle focused on fire safety and prevention that visits Belgian companies, schools and festivals

axa.be

Stay connected



WWW.AXA.BE



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[LINKEDIN.COM/AXABELGIUM/](https://www.linkedin.com/company/axabelgium/)



[AXACOMBELGIUM](https://www.youtube.com/channel/UC...)