



**Welcome to  
the world of AXA**

**Know You Can**

# Welcome to the world of AXA

## AXA Group at a glance

Our purpose

Our role

What we do

Group strate

Full Year Earnings

Key figures

AXA's culture

Four values to guide our actions

## AXA Belgium

Executive summery

Our strategy

Key figures

Our governance

Sustainability

Fight climate change

Foster Inclusive Protection

AXA & the Belgian lifeguards

2021, an extraordinary year

AXA Hearts in Action



# **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.



# Driving progress 2023

AXA's strategic plan for 2021-2023



## **Expand**

health and protection business

## **Simplify**

customer experience and accelerate efficiency

## **Strengthen**

underwriting performance

## **Sustain**

our climate leadership position

## **Grow**

cash-flows across the Group

# AXA Group Full Year Earnings 2021

AXA delivered an excellent performance in 2021 on all fronts

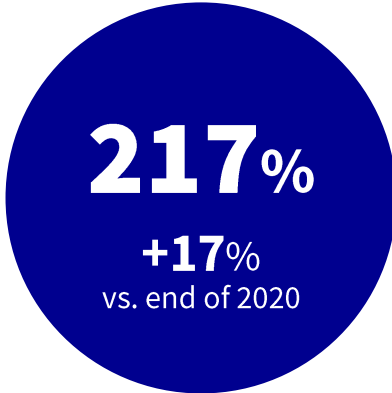
## GROSS REVENUES



## UNDERLYING EARNINGS



## SOLVENCY II RATIO



# AXA Group Full Year Earnings 2021

Strong sales dynamic across all businesses



**€33.3bn**



**€49.3bn**



**€15.2bn**



**€1.5bn**

Revenues 2021 vs. 2020



# Key figures

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



**120 000**  
employees

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

Present in  
**54** countries

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

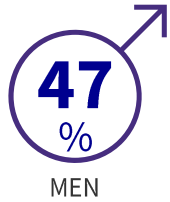


Serving more than  
**105 million clients**

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

# Key figures

## Human capital



EMPLOYEES

120 000



PAYROLL

€6 bn



SALARIED WORKFORCE  
AVERAGE LENGTH OF SERVICE

11 years



SALARIED  
WORKFORCE  
AVERAGE AGE  
41 years



EMPLOYEE NET  
PROMOTER SCORE

36 pts

VS. 35 PTS IN 2020



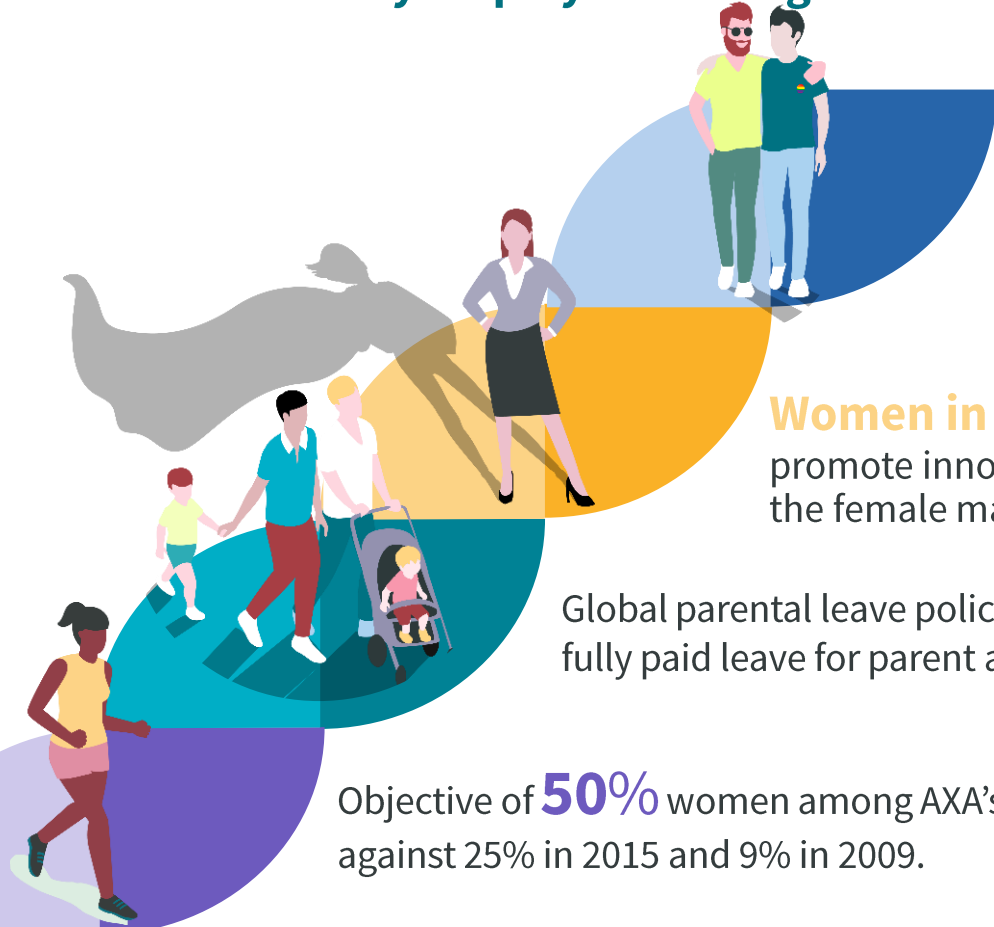
Training our

120,000

employees in climate  
related challenges

# 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

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

# Four values to guide our actions

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







# AXA Belgium

Accompanying you in every moment of your life

# Our strategy

## Our ambition

We want AXA Belgium to be **the long-term reference in the Belgian Insurance market** across P&C and Life:

- A leadership position in the Corporate segments
- A reinforced value proposition in the Retail segments

While continuing to be a pioneering employer with a modern and inclusive employee value proposition.

To achieve this, our 2023 strategy focusses on the following 3 axes:

- 1 Accelerating growth
- 2 Smart working
- 3 Protecting our business



Etienne  
**BOUAS-LAURENT**  
CHIEF EXECUTIVE OFFICER



# Our AXA Belgium strategy

## Accelerating Growth – Smart Working – Protecting our Business



### Accelerating Growth

- 1 Individuals & VSE
- 2 Retail Value Proposition
- 3 Group Health & UL Pension



### Smart Working

- 1 Employee Value Proposition
- 2 Customer & Broker Experience
- 3 Simplification & Efficiency



### Protecting our Business

- 1 Financial Risks
- 2 Technological Risks
- 3 Climate Risks





# AXA again pioneer with Hybrid Working

We give our people the flexibility to connect and collaborate on our journey to combine, home, office and remote working; to get the best for our customers

## 2015

AXA is a pioneer on the Belgian Labour market allowing its employees 2 days homeworking per week.

## 2022

At AXA we now work by default from home. Minimum 4 days a month we work and collaborate in our AXA offices.

## Why?

Because it's better for our environment, for the well-being of our employees and thus better for our clients.

# AXA Belgium key figures

Here are some numbers we are proud of



# AXA Belgium key figures

Financial results 2021 (€ M)



\*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  
Chief Executive Officer AXA Belgium



**Lucie  
TALEYSON**  
EXECUTIVE DIRECTOR  
Chief Risk Officer AXA Belgium



**Sabine  
WUÏAME**  
EXECUTIVE DIRECTOR  
Chief Financial Officer AXA Belgium



**Chantal  
DE VRIEZE**  
INDEPENDENT ADMINISTRATOR  
Managing Director at Econocom BeNeLux



**Sophie  
MANIGART**  
INDEPENDENT ADMINISTRATOR  
Professor at Vlerick Business School



**Saskia  
VAN UFFELEN**  
INDEPENDENT ADMINISTRATOR  
Digital champion of Belgium at Digital  
Agenda



**Antimo  
PERRETTA**  
CHAIRMAN  
CEO AXA European Markets



**Marie-Louise  
ELHABRE**  
ADMINISTRATOR NON-EXECUTIVE  
CSDO AXA European Markets



**André  
ROLLAND**  
INDEPENDENT ADMINISTRATOR  
Board member AXA Belgium and  
Chairman of the Audit & Risk Committee

# Our governance

## AXA Belgium Management Committee



**Etienne  
BOUAS-LAURENT**  
CHIEF EXECUTIVE OFFICER



**Philippe  
COUROUBLE**  
CHIEF P&C OFFICER



**Antoine  
BOYER DE LA GIRODAY**  
CHIEF LIFE & HEALTH OFFICER



**Lucie  
TALEYSON**  
CHIEF RISK OFFICER



**Serge  
MARTIN**  
CHIEF DISTRIBUTION OFFICER



**Sabine  
WUIAME**  
CHIEF FINANCIAL OFFICER



**Els  
JANS**  
CHIEF PEOPLE OFFICER



**Audrey  
AMIOT**  
CHIEF OPERATING OFFICER



**Camille  
AUDET**  
CHIEF CUSTOMER OFFICER



**Sophie  
MARCHAL**  
CHIEF INFORMATION OFFICER



**Stéphane  
SLITS**  
CEO AXA HOLDINGS BELGIUM  
& ADVISOR CEO AXA BELGIUM





# **Sustainability**

Embedded in our DNA



# Fight Climate Change

Actions planned as an insurer, as an investor and as a role-model company



**Achieve carbon neutrality** by 2025 by reducing our CO2 emissions by 26% and offsetting residual emissions (eco-efficient buildings, accessibility to public transport & bike parking)



**Increase the share of green insurance products**, with a positive impact on the environment through the services and guarantees offered, including sustainable claims management



**Educate general public on Climate Change** by opening up the AXA Climate Academy to employees, schools, companies (with **NGO GoodPlanet**)

# Foster Inclusive Protection



**Develop a diverse & inclusive culture** where everybody can bring 100% of themselves to work. Help our employees to stay **physically and mentally healthy**.



**Promote inclusive insurance** and bridge the protection gap by offering inclusive and easily accessible protection services to vulnerable population segments.



Invest in the **financial education of underprivileged children** as a founding and accommodating partner of the **NGO TADA**.



**Educate general public on road safety** (AXA Road Safety Quiz with **NGO VSV/AWSR**), on **fire safety** (with **NGO Oscare**) and **health & disease prevention** (with **NGO Foundation against Cancer & NGO La Ligue Cardiologique belge**).

# AXA partners with the Belgian lifeguards

So you can enjoy the beach with full peace of mind

## Lifeguards

AXA is a proud partner of the 1 400 Belgian lifeguards who are true risk prevention ambassadors.

In 2021, the lifeguards had to intervene in 395 rescues and brought 860 lost persons safely back to their parents or family members.

The AXA tram provides extra visual support for our partnership.

We are a partner of the TV program 'Helden van hier – de Kust', which puts the daily operation of the various rescue teams on our Belgian coast, like lifeguards, police, paramedics and fire brigade, in the picture.



During the summer holidays we sponsored the weather forecasting bulletins on national TV-channels.

## Magazine

In 2021, we created a magazine with many prevention tips and tourist information on the Belgian Coast that was distributed along the coastal cities during the tourist season.







# AXA Hearts in Action – our corporate volunteering program

Initiatives gathering employees to increase pride and engagement



**Protect Belgian nature & biodiversity** together with **NGO River Cleanup**, by cleaning up the rivers before pollution flows into our ocean.



**Support athletes with intellectual disabilities** in practicing their sports during the national games of **NGO Special Olympics**.



**Walk or run to fight cancer** during the 24-hours 'Relay for Life' of the **NGO Foundation Against Cancer** in order to support people with cancer and raise money for research.



**Our volunteering engagement in numbers**

- 49% employees participating
- 10 802 volunteering hours
- 12 associations supported



# AXA Belgium, proud partner of the Belgian coastal lifeguards



[axa.be](http://axa.be)

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connected**



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