



# Know You Can



## AXA Belgium Corporate Presentation

Last update: 15/01/2025

This corporate presentation contains financial figures and other information about our company. While we strive to ensure the accuracy of the information provided, it may be subject to change.

We therefore do not assume any responsibility for any reliance placed on the information in this presentation. In case of any supplementary question, don't hesitate to contact [press@axa.be](mailto:press@axa.be)

# 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

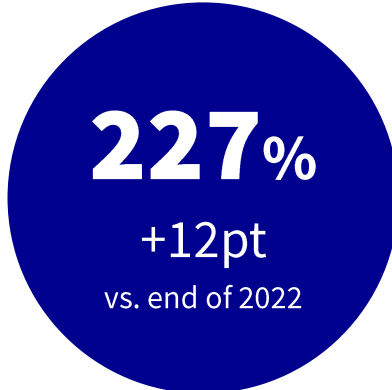
## GROSS REVENUES



## UNDERLYING EARNINGS

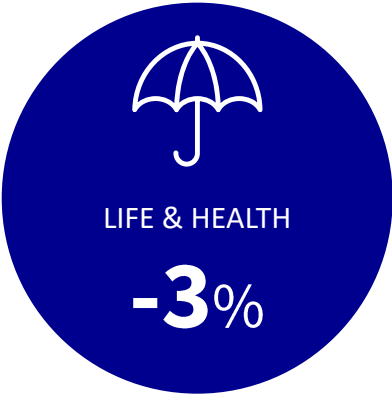


## SOLVENCY II RATIO



# 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

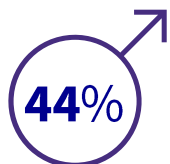
**94 million clients**

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



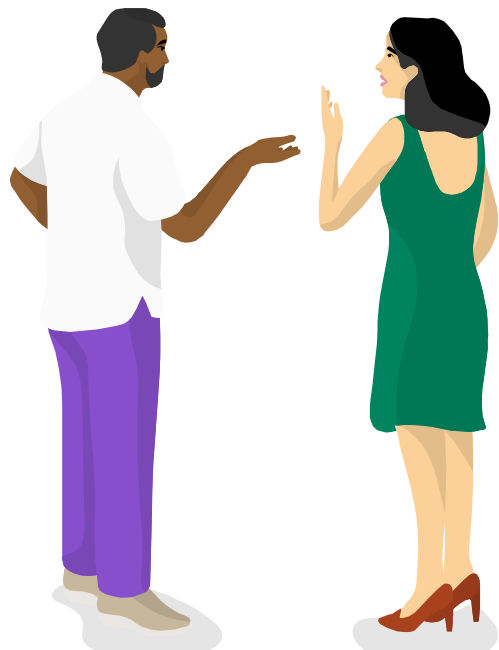
# Key figures AXA BELGIUM

## Human capital



MEN

WOMEN



EMPLOYEES  
**3023**



NEW HIRES

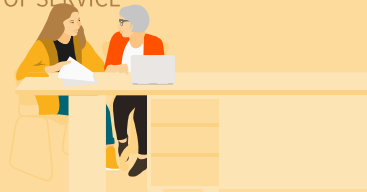


**420** (180 INTERNAL)



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



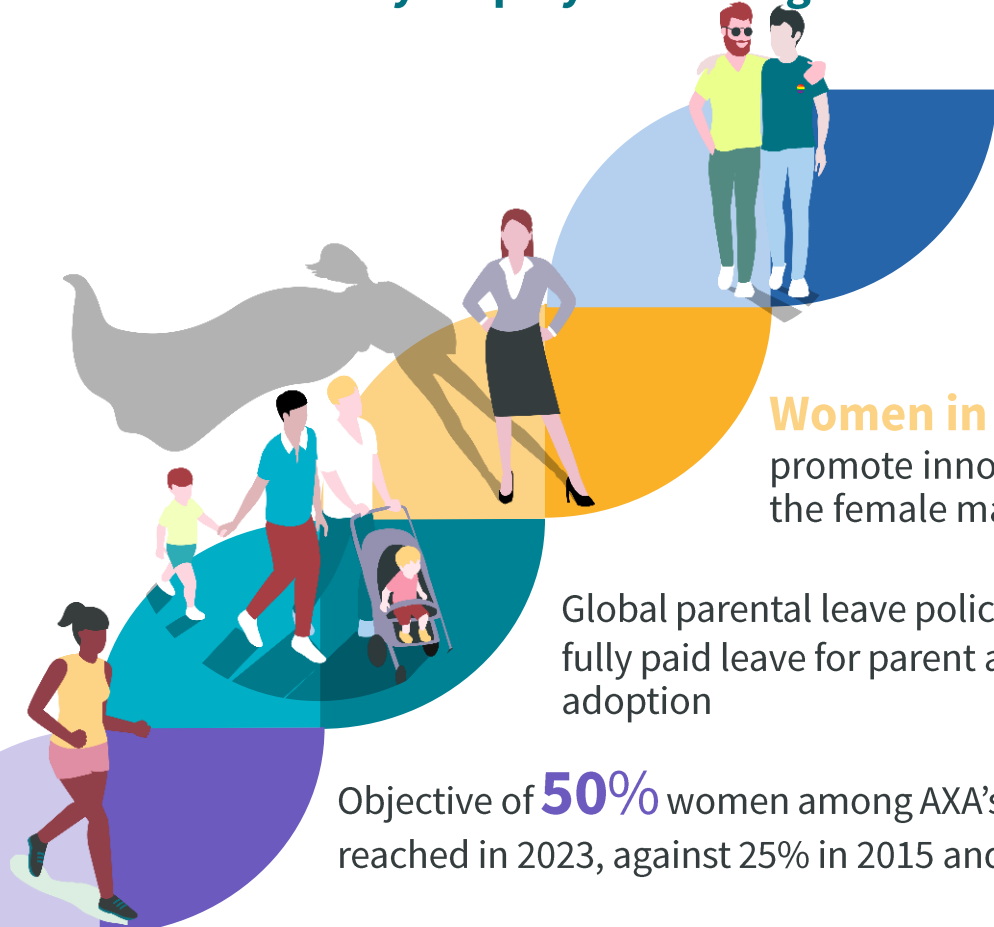
# Our values guide our actions

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

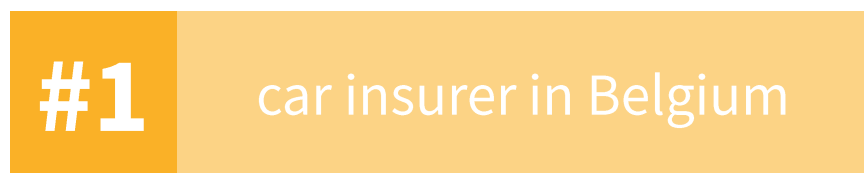
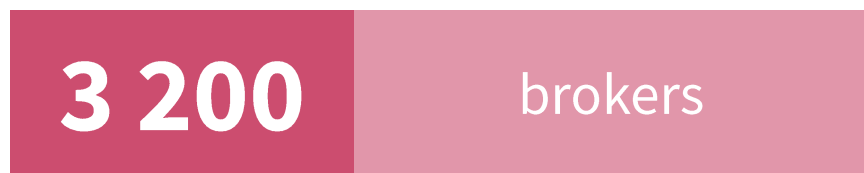
**A**ccelerating  
Growth  
in **A**ll lines of business

**C**onnecting  
more closely with our  
**C**ustomers & Brokers

**T**ransforming  
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 2023 (€M)\*

Gross Written Premium (GWP)

P&C

2 297



Gross Written Premium (GWP)

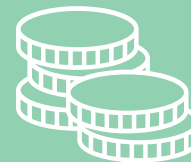
Pension,  
Protection  
& Health

1 556



Operating  
result

410





# 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



**Saskia VAN UFFELEN**  
**INDEPENDENT ADMINISTRATOR**

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



**Antimo PERRETTA**  
**CHAIRMAN**

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



**Antoine BOYER DE LA GIRODAY**  
**EXECUTIVE DIRECTOR**

- Since 01/09/2023
- CFO AXA Belgium



**Christophe BOIZARD**  
**INDEPENDENT ADMINISTRATOR**

- Since 29/05/2024
- chairman of Audit/Risk Cttee



**Frederic HANNEQUART**  
**INDEPENDENT ADMINISTRATOR**

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



**Marie NOIRHOMME**  
**EXECUTIVE DIRECTOR**

- Since 01/01/2025
- CRO AXA Belgium



**Chantal DE VRIEZE**  
**INDEPENDENT ADMINISTRATOR**

- Since 02/01/2016
- Member of CNR
- Managing Director at Econocom BeNeLux



**Claudio GIENAL**  
**NON-EXECUTIVE DIRECTOR**

- Since 01/2024
- Chief Transformation Officer at AXA Europe & Global Health
- Member of Audit/Risk Cttee

# Our governance

## AXA Belgium Management Committee



**Etienne  
BOUAS-LAURENT**  
CHIEF EXECUTIVE OFFICER



**Sophie  
MARCHAL**  
CHIEF OPERATING OFFICER



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



**Marie  
NOIRHOMME**  
CHIEF RISK OFFICER



**Serge  
MARTIN**  
CHIEF CUSTOMER &  
DISTRIBUTION OFFICER



**Erik  
HEGGEN**  
CHIEF P&C RETAIL OFFICER



**Audrey  
AMIOT**  
CHIEF P&C CORPORATE  
OFFICER



**Céline  
DUPONT**  
CHIEF LIFE & HEALTH  
OFFICER



**Els  
JANS**  
CHIEF PEOPLE OFFICER



# **Sustainability**

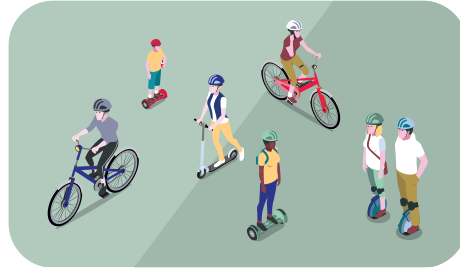
Embedded in our DNA

# Environmental: Fight Climate Change



## Internal

- **Reduce** our **CO<sub>2</sub> emissions** by 26%
- **Offset residual emissions:** eco-efficient buildings, green car fleet, accessibility to public transport & bike parking, digital sustainability



## Customers & Brokers

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



## 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.**
  - AXA Chair on **Water Quality** and Global Change by Prof. Van Griensven (VUB)
  - AXA Chair in Environment on **Plastic Waste Upcycling** by Prof. Coulembier (UMONS)



# 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**



## Customers & Brokers

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



## 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)**

# Governance: Focus on Impact & Responsibility



## Internal

- **Sustainability** Committee to share practices and follow up all transversal streams
- **Network of Sustainability, Green and 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% CO<sub>2</sub> emissions
- **AXA Research Fund** invested **EUR 8,7 million** in Belgian academic research

# AXA Hearts in Action volunteering in 2023: 72% engagement rate or 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 5m<sup>3</sup> 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](http://axa.be)

# Stay connected



[WWW.AXA.BE](http://WWW.AXA.BE)



[INSTAGRAM.COM/AXA\\_BELGIUM](https://www.instagram.com/axa_belgium)



[@AXABELGIUM](https://twitter.com/AXABELGIUM)



[FACEBOOK.COM/AXABELGIUM/](https://www.facebook.com/axabelgium/)



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



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