



Know You Can



AXA Belgium Corporate Presentation

Last update: 19/08/2025

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

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.

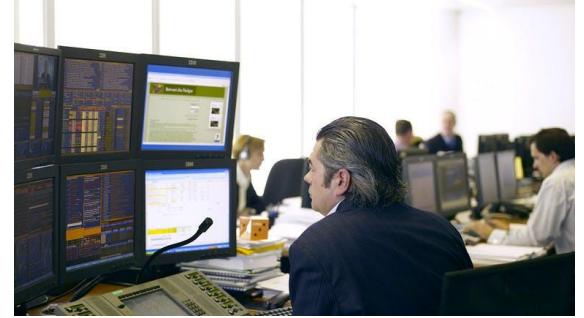
"

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 2024

AXA delivered an excellent performance in 2024 on all fronts

GROSS REVENUES

€110bn

+8%

vs. 2023

UNDERLYING EARNINGS

€8.1bn

+7%

vs. 2023

SOLVENCY II RATIO

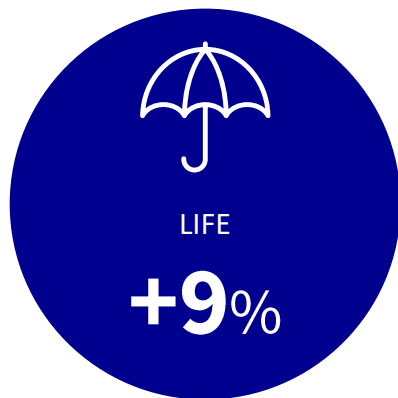
216%

-11pts

vs. 2023

AXA Group Full Year Earnings 2024

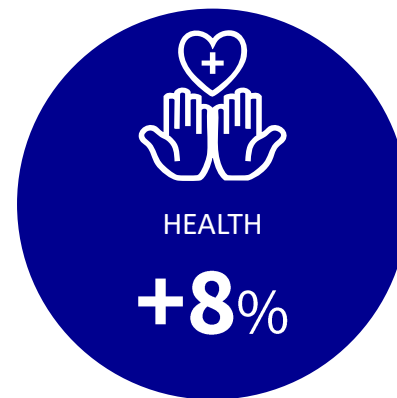
KEY FIGURES



€34.5bn



€56.5bn



€17.5bn

Revenues 2024 vs. 2023

Key figures WORLDWIDE

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

154 000
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

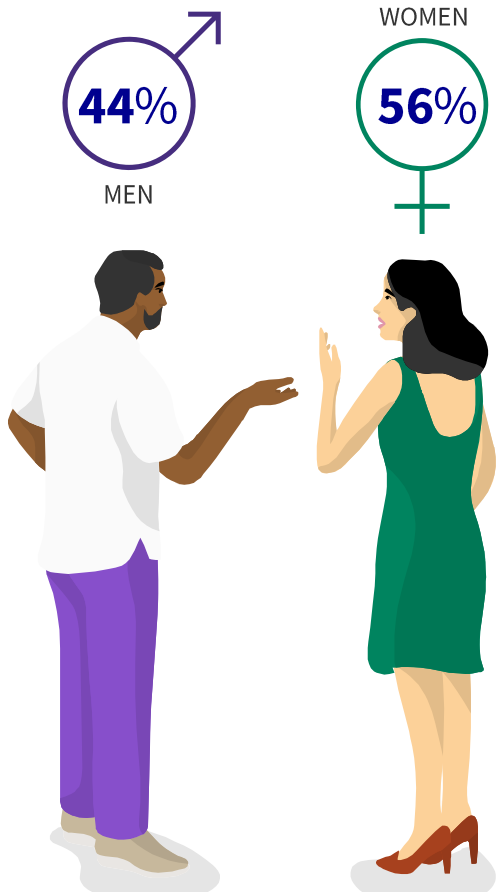


Serving more than
94 million clients

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

Key figures AXA BELGIUM

Human capital



EMPLOYEES
3111



NEW HIRES



420 (190 INTERNAL)



SALARIED WORKFORCE
AVERAGE LENGTH OF SERVICE

18 years



SALARIED
WORKFORCE
AVERAGE AGE

46 years



ENGAGEMENT
RATE

78%



7

Average training days
per person / year



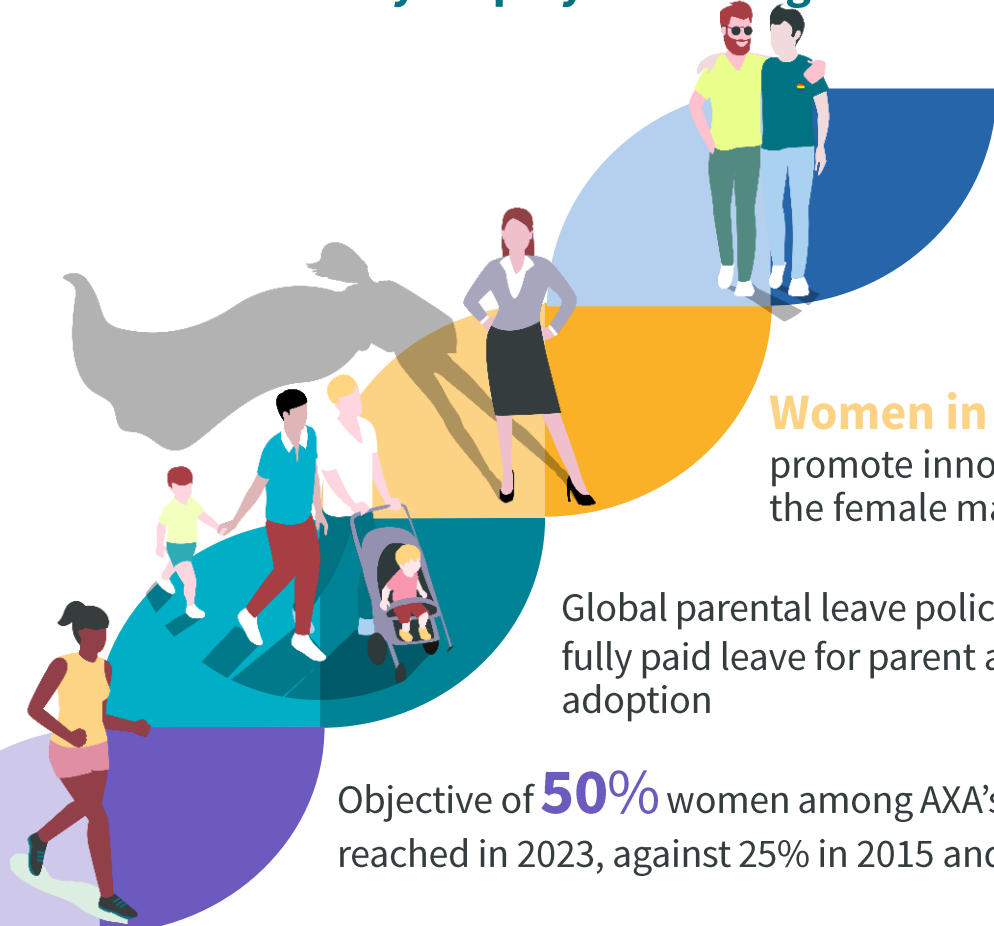
Our values guide our actions

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

**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**

3M customers

3 200 brokers

3 000 employees

#1 car insurer in Belgium



PROPERTY & CASUALTY

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

17%

MARKET SHARE



PENSION

13%

MARKET SHARE



CORPORATE HEALTH

16%

MARKET SHARE

AXA Belgium key figures

Financial results 2024 (€M)

Gross Written Premium (GWP)*

P&C

2 423



Gross Written Premium (GWP)*

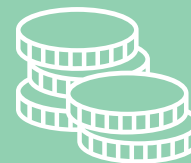
Pension, Protection
& Health

1 678



Operating
result BeLux

431





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 (until 31/08/2025)



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 Board of Directors (as from 01/09/2025)



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EXECUTIVE DIRECTOR

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Our governance

AXA Belgium Management Committee (until 31/08/2025)



**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

Our governance

AXA Belgium Management Committee (as from 01/09/2025)



**Etienne
BOUAS-LAURENT**

CHIEF EXECUTIVE OFFICER



**Sophie
MARCHAL**

CHIEF OPERATING OFFICER



**Roland
MOQUET**

CHIEF FINANCIAL OFFICER



**Marie
NOIRHOMME**

CHIEF RISK OFFICER



**Serge
MARTIN**

**CHIEF CUSTOMER &
DISTRIBUTION OFFICER**



**Erik
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**CHIEF P&C CORPORATE
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**Céline
DUPONT**

**CHIEF LIFE & HEALTH
OFFICER**



**Els
JANS**

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Sustainability

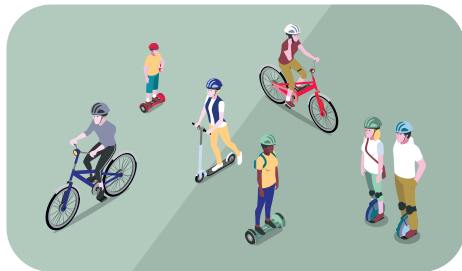
Embedded in our DNA

Environmental: Fight Climate Change



Internal

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



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 & affordable** products and services to **vulnerable communities**
- Focus on **micro-entrepreneurs**



Society

- AXA Belgium is a **founding and accommodating partner** of the **NGO TADA**. We invest in the **financial education of socially vulnerable 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 & Cardiologic Foundation)** and **beach safety (lifeguards)**

Our AXA Hearts in Action Volunteering initiatives in 2024

73 % of our employees, or 2621 'unique volunteers' participated in these initiatives:



AXA
Hearts in Action

Environment Fight Climate Change



RIVER CLEANUP Environmental clean-up

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

Impact

- ➔ 1,000 AXA Hearts in Action volunteers participated in the AXA Week for Good
- ➔ 3058 kg waste collected

Social Foster Inclusive Protection



FINANCE FOR KIDS SATURDAYS Social Inclusion

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

Impact

- ➔ 80 AXA Hearts in Action volunteers taught 120 socially vulnerable children basic financial education
- ➔ 1.000 digital devices donated to TADA



EXCHANGE BREAKFASTS Employee Engagement

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

Impact

- ➔ 2.300 AXA employees raised €19.000
- ➔ In support of local associations: l'Ilot, De Loodsen, Infirmiers de Rue and Le Tournesol



RELAY FOR LIFE Health Prevention

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

Impact

- ➔ AXA Running Team ran more than 20,000 km
- ➔ €15,000 was raised for the Foundation against Cancer

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

Stay connected



WWW.AXA.BE



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AXA BELGIUM



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



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