

2014 KEY FIGURES



AXA Assistance confirms its position as a leading international player.

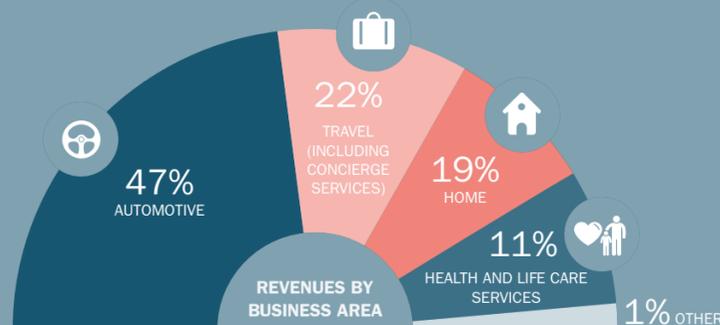
With a two-figure growth rate and revenues of close to 1.3 billion euros, AXA Assistance is one of the world's leading assistance market players. Its portfolio incorporated a 34% growth in new business, and a 66% increase in online sales, notably via e-commerce websites.

+10%

€1.271Bn
OVERALL REVENUES

€23M
OPERATING INCOME

+14%



REVENUES BY REGION



7,523
employees



9.4 M
files handled



close to
14,000
repatriation
operations conducted



offices
in 33 countries



Business in more than
200 countries



PERSONAL EXPERIENCE CAI GLUSHAK

INTERNATIONAL MEDICAL DIRECTOR

THE BIGGEST EBOLA OUTBREAK IN HISTORY

22,000 officially recorded cases, more than 9,000 victims, almost exclusively in Africa. 2014 was marked by the tragic crisis of the Ebola outbreak, the biggest ever known.

WHAT WAS AXA ASSISTANCE FIRST REACTION TO THE EBOLA OUTBREAK?

The first cases were detected in March 2014 in Guinea. In May, AXA Assistance was the first major assistance company to issue a formal warning to its clients and employees. Approximately two months later, the World Health Organization and many national health authorities issued similar travel warnings. Our clients had been prepared for two months prior to the official announcements.

WHAT ACTIONS WERE IMPLEMENTED BY AXA ASSISTANCE TO DEAL WITH THIS CRISIS?

AXA Assistance composed an Ebola Response Team that closely monitored progress of the outbreak. We issued weekly updates to clients, employees and the public and special hygienic guidelines. All AXA Assistance medical staff were distributed the special Ebola protocols to be applied to affected clients and employees.

Moreover, AXA Assistance established special procedures with national health authorities and transportation organizations to make available all possible solutions for its clients. In case of emergency repatriation, AXA Assistance France acquired a negative pressure bubble capable of safely transporting Ebola victims. In addition, direct liaisons were established with specialized providers.

WHAT IS YOUR ASSESSMENT AT THE END OF THIS CRISIS?

The effects of the Ebola outbreak are far from over. The affected countries healthcare infrastructures have been devastated and protective policies make exit of ill and injured patients difficult. Nonetheless, AXA Assistance was and continues to be able to support all requests of clients to assist them in the affected countries, finding innovative solutions for their acute medical problems and injuries. AXA Assistance supported and continues to support corporate clients in adapting their company Business Continuity Plans, for Ebola response planning.

AXA ASSISTANCE
2014



Beyond an emergency response:
**supporting our partners and
looking after our customers
anytime, anywhere.**



EDITORIAL BY SERGE MORELLI
CHAIRMAN AND CEO OF AXA ASSISTANCE



USING FINANCIAL STRENGTH TO DRIVE INNOVATION

With increasing sales revenues and sustained development in both mature countries and on markets with a high growth potential, AXA Assistance has confirmed its position as a leading assistance market player.

These excellent achievements will power further innovation, enabling us to deliver ever-more effective services to all our customers.

ENHANCING CUSTOMER FOCUS AND ACCELERATING DIGITAL TRANSFORMATION

Determined to enhance our customer focus yet further, we have deployed a new organisation and created three international partnership divisions: Travel and Financial Institutions; “Health and Life Care Services” and “Utilities, telecommunications, motor, P&C Insurers”.

We have also responded to the challenges raised by an increasingly connected world by stepping up our digital transformation and creating a Digital and Services direction.

SUPPORTING INCREASINGLY MOBILE AND CONNECTED CUSTOMERS

End customer priorities are central to AXA Assistance’s strategy. Our customer commitment is apparent at all levels: we anticipate changing social and individual needs and tailor our products and services accordingly, and we deliver long-term support in all circumstances. Current customer needs focus on two overarching domains: well-being at home, and mobility. We are meeting these needs by developing innovative solutions that leverage cutting-edge technologies. This brochure illustrates some of our recent successes in these domains.

However, although new technologies make a significant contribution to our customer services, it is the 7,523 AXA Assistance team members who truly drive our response, going beyond emergency measures, to support our partners and to look after our customers, anytime, anywhere.

Serge Morelli

WELL-BEING AT HOME

Enhancing customers well-being at home means looking after their personal and home protection.

Our innovative healthcare offering includes a Remote Medical Consultation service, available 24/7 and accessible from across the world. Policyholders can contact the AXA Assistance team of general practitioners, and discuss their symptoms with a doctor who then establishes a diagnosis. If a prescription is required, the doctor will send it to the pharmacist specified by the policyholder. This service is currently marketed in France, and will soon be extended to the USA.

In parallel, we are continuing deployment of our **Second Medical Opinion offering**, enabling our customers to obtain a second medical opinion from the world’s leading medical teams.

Increasing life expectancies generate growing needs for services that help people stay in their own homes as their autonomy declines. How can we help meet this need? As part of our response, we acquired a robot and are now brainstorming its possible applications, notably for supporting carers.

And in order to bolster home protection, we have signed a French partnership agreement with **MYFOX**, a pioneering company that delivers security solutions for connected homes.

We also intend to offer assistance services through the connected objects managed by our partners.



FACILITATING MOBILITY

Our globalised world means that today’s customers are increasingly mobile. AXA Assistance has understood the scale of the needs generated by this transformation.

We have developed innovative, intuitive and universally accessible solutions to support our customers’ mobility needs.

MyTravelSpace is an unprecedented digital platform that provides both conventional travel insurance (lost luggage, medical repatriation) and support for travellers before, during and after their journey. It enables travellers to prepare their journey without stress, leveraging information and advice on over 200 destinations: visas, vaccinations, medical providers, safety advice, administrative requirements, and more. All this information is available in real time, in just a few clicks.

BAGEASY is another innovation that optimises traveller comfort and safety: it enables travellers to geolocalise their luggage at any time, wherever it may be, by scanning a QR code sticker.

We are also continuing deployment of our e-commerce websites, the AXA Schengen website (travel insurance for a Schengen visa) and our global concierge service offering.

TRAVELLERS CAN PREPARE THEIR JOURNEY WITHOUT STRESS

In automotive, we are furthering deployment of our Tyre Protect offering (assistance in the event of a punctured or deformed tyre), and rolling out an innovative breakdown quote assistance service: our expert mechanics advise customers on their repair quotes, helping them negotiate improved terms whenever necessary.

Digital technology constitutes a further lever for bolstering customer relations. Our partnership with Ski 360, the leading winter sports application, is a case in point. The Ski 360 community brings together more than 200,000 skiers via an application, available free of charge for iPhone and Android, which enables customers to acquire a wide range of winter sports products: sign up for AXA Assistance coverage, place a geolocalised call, declare claims, and read practical advice and warnings.