



AXA in Belgium

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what can we do for you ?

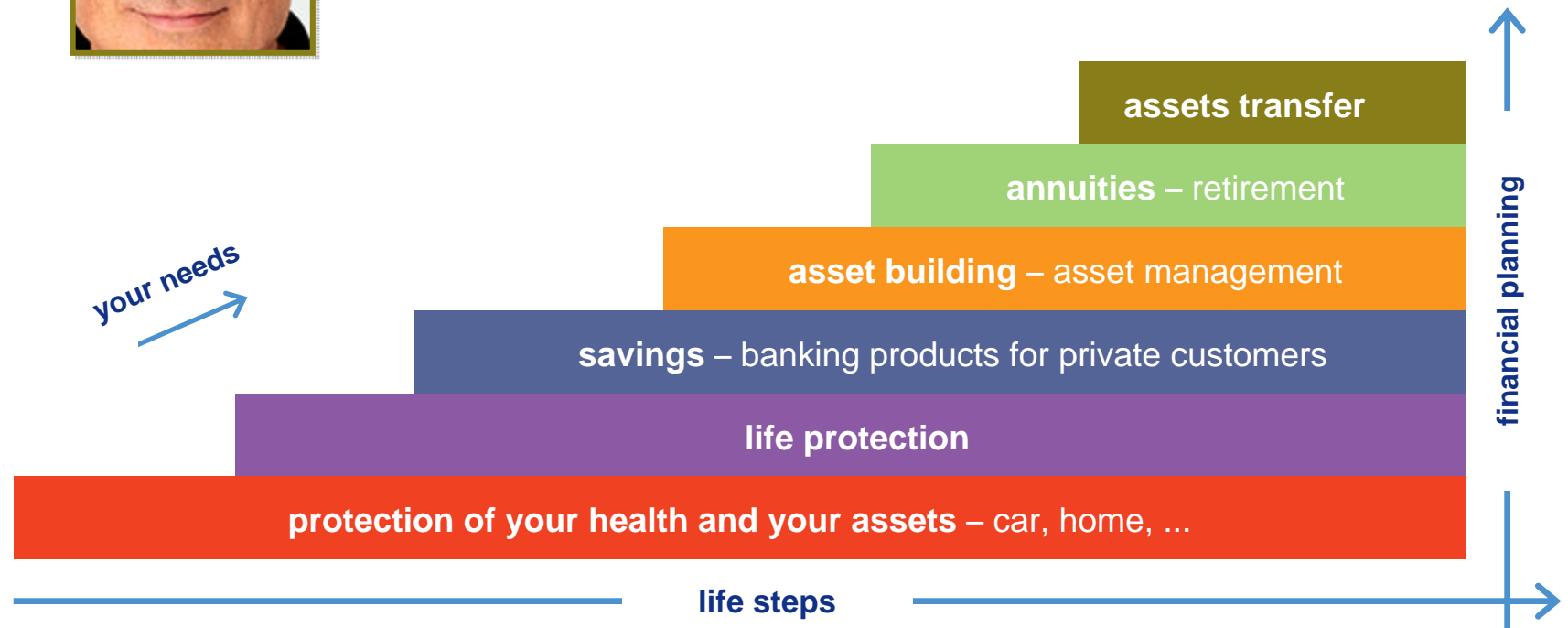


what can we do for you ?

Whether you are a private customer or a company, we **support and advise you** through every major step in your life. We meet your requirements with **insurance and savings products**, support you in **handing on your assets** and implement a global **prevention policy**.



what can we do for you ?





tailor-made solutions



tailor-made solutions

- young families
- happy generation
- self-employed and
- small enterprises
- medium-sized and
- large enterprises

■ young families

“What is essential for me? The protection of my family and my life standards!”



tailor-made solutions

- young families
- happy generation
- self-employed and
- small enterprises
- medium-sized and
- large enterprises



■ young families

Get a good start in life with our simple, innovative solutions.

- **comfort insurance :**
car, home, health
- **life insurance and investment products:**
crest, millesimo, pension savings schemes
- **loans and banking products:**
current account, mortgages, personal loan, homebanking

tailor-made solutions

- young families
- happy generation
- self-employed and small enterprises
- medium-sized and large enterprises

■ happy generation



"Before I retire, I have to take a lot of crucial decisions... That is possible with the help of a confident person who advises me and proposes me appropriate solutions."

tailor-made solutions

- young families
- happy generation
- self-employed and small enterprises
- medium-sized and large enterprises



■ happy generation

The best is yet to come.
Today, you are laying the foundation of your future security... together with us.

- lifelong guaranteed income through twinstar
- advice on the management and planning for passing on your assets
- motor insurance with low-cost formulas (minikm, mobility guarantee, etc.)
- fire insurance with maximum cover (maximo formula)
- flexible loans and saving formulas

tailor-made solutions

- young families
- happy generation
- self-employed and small enterprises
- medium-sized and large enterprises

■ self-employed and small enterprises



"I want to find optimal solutions to develop my professional patrimony... before retiring."

tailor-made solutions

- young families
happy generation
- self-employed and small enterprises
- medium-sized and large enterprises



■ self-employed and small enterprises

Opt for extra security, in your personal and business life.

- **extensia**
specific cover tailor-made for any activity
- **free income**
guaranteed income in all circumstances
- **stars for life**
the pension plan for self-employed
- **financing** your private and business investments

tailor-made solutions

young families
happy generation
self-employed and
small enterprises

- medium-sized and large enterprises



■ medium-sized and large enterprises

“Insuring my company? Thanks to adapted insurance solutions and a strong prevention policy.”

tailor-made solutions

young families
happy generation
self-employed and
small enterprises

- medium-sized and large enterprises



■ medium-sized and large enterprises

Optimal protection for your business, your employees and yourself.

- employee protection of your employees, including the management
- solutions to protect your buildings, equipment and results
- prevention board for greater safety in the workplace
- innovative financial protection in case of incapacity to work or hospitalisation

tailor-made solutions

young families
happy generation
self-employed and
small enterprises

- medium-sized and large enterprises



■ medium-sized and large enterprises

Optimal protection for your business, your employees and yourself.

- group insurance meeting the needs of all employees
- ideal opportunity for variable remuneration
- innovative solutions to reward key employees

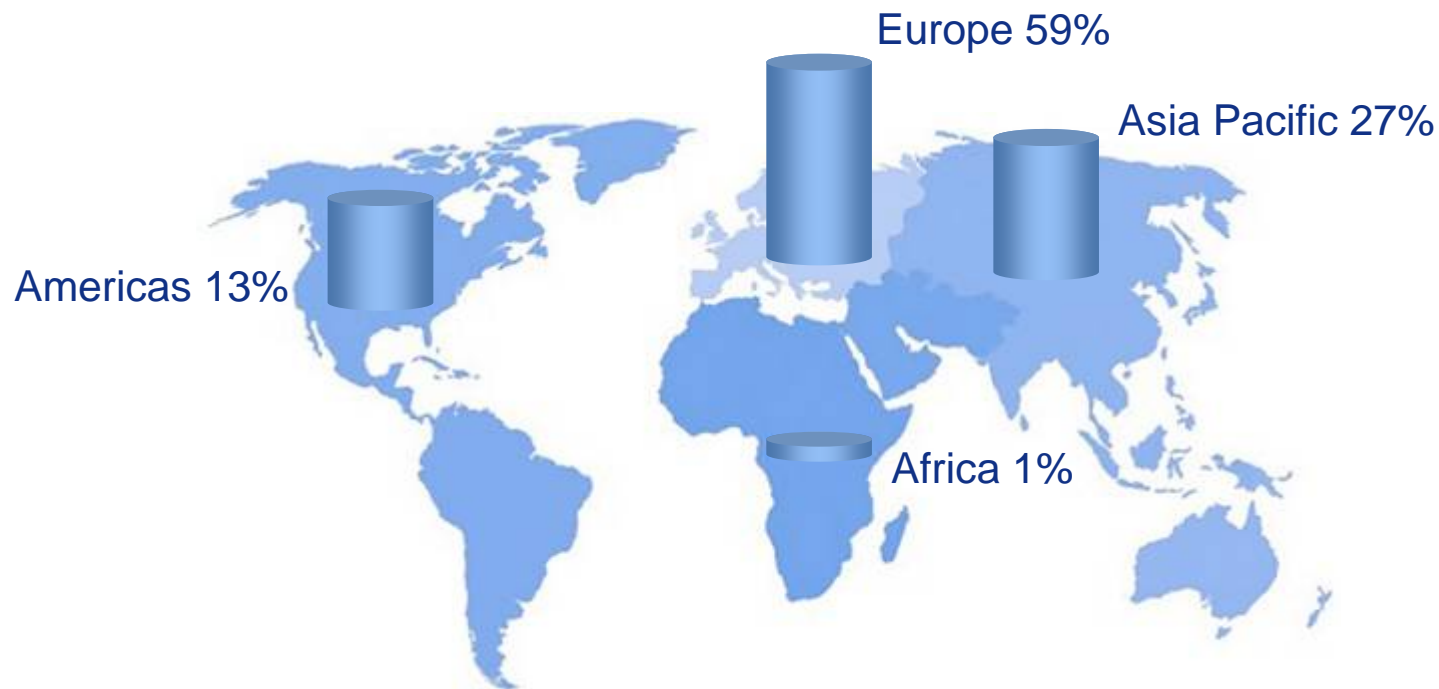


a fresh look at AXA

a fresh look at AXA

▪ worldwide
in Belgium

■ **210,000 employees at your service,
worldwide**



workforce broken down by geographic region

a fresh look at AXA

▪ worldwide
in Belgium



■ the AXA Group in key figures

- **210,000 employees** (exclusive distributors included)
- **80 million** customers
- present in **56 countries**
- **91 billion** euros in revenues
- **4 billion** euros in underlying earnings
- **981 billion** euros of assets under management



a fresh look at AXA

worldwide
▪ in Belgium

■ AXA in Belgium

- **6,256 employees** (exclusive distributors included)
- more than **3.1 million** customers
- **375 million** euros in underlying earnings
- **4.7 billion** euros in insurance turnover
- **23.4 billion** euros of total consolidated balance sheet for AXA Bank Europe
- an activity model integrating bank and insurance
- central services supporting all local activities of AXA in Belgium: HR, finance, IT, communications,...



a fresh look at AXA

- worldwide
- in Belgium

■ **AXA is one of the 5 leading insurance companies on the market**

Ranking 2008	Group	% market in turnover	% market in non life	% market in life
1	Fortis	22.3	17.2	25.0
2	AXA	16.1	21.8	13.2
3	Ethias	12.6	13.3	12.2
4	KBC	12.2	9.4	13.6
5	Dexia	9.5	4.3	12.2

Assuralia 2009: 2008 market shares



a fresh look at AXA

- worldwide
- in Belgium



■ a solid group thanks to an integrated model

- 1999: AXA Belgium born from the merger between Royale Belge and AXA
- 2000: Ippa and Anhyp merge to create AXA Bank
- 2006: announcement of the takeover of Winterthur by the AXA Group
- 2008: legal merger of AXA Belgium and Winterthur
&
creation of the European banking platform: AXA Bank Europe



a fresh look at AXA

worldwide
▪ in Belgium



■ AXA in Belgium, a solution is just around the corner

- 6 regional sites: Brussels, Antwerp, Liège, Ghent, Charleroi and Eupen
- more than 5,000 insurance brokers and 920 independent banking agents,

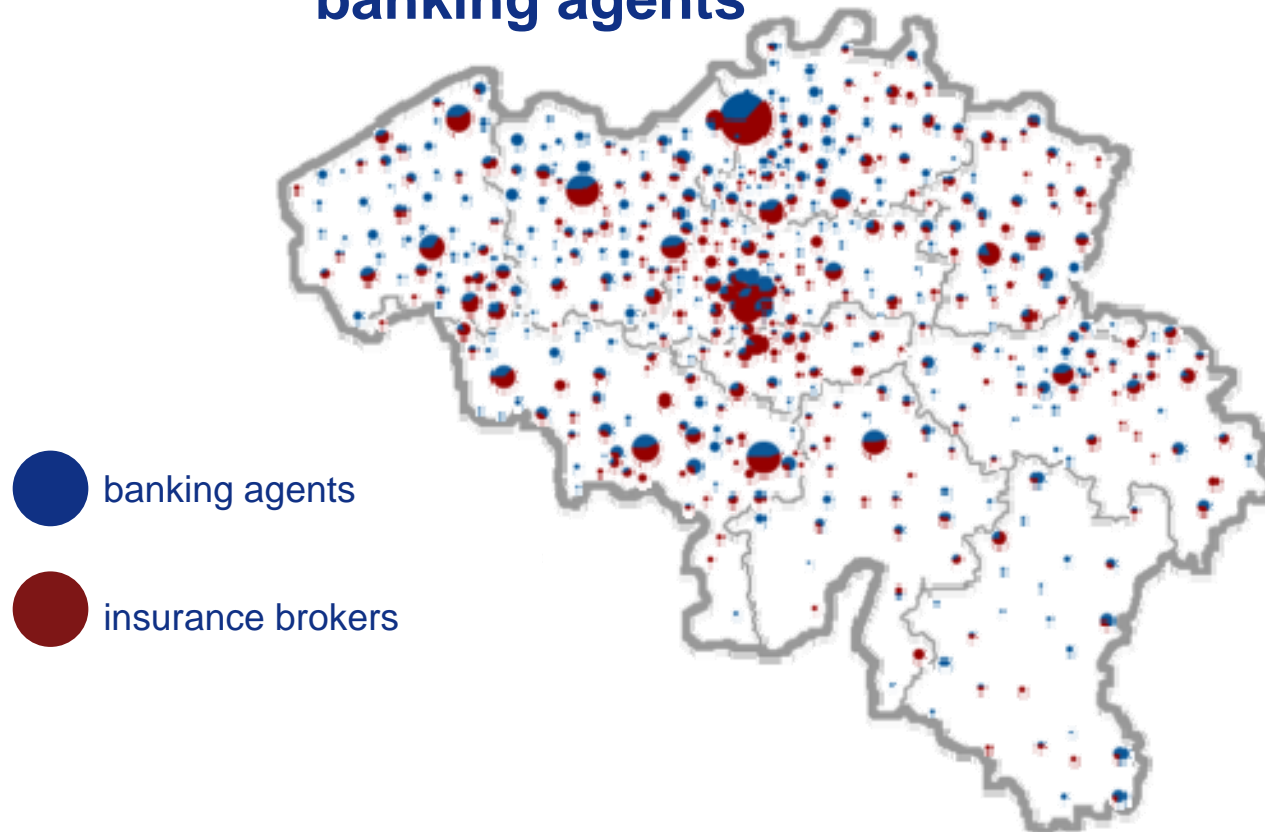
...always close to you



a fresh look at AXA

worldwide
▪ in Belgium

■ an extensive professional network of independent insurance brokers and banking agents



● banking agents
● insurance brokers

redefining /
banking and insurance





a responsible company



a responsible company

- responsibility

a first-choice employer
sponsoring and prevention
AXA Atout Coeur



"I believe banks and insurance companies also have to be socially committed: through supporting social projects, sports and cultural events, through an open-minded attitude, through respect for their employees and through developing a responsible investment policy."



a responsible company

▪ responsibility
a first-choice employer
sponsoring and prevention
AXA Atout Coeur



■ AXA runs its business activities with the future generations in mind

in Belgium, this results in:

- sharing our knowledge on pensions, road safety, prevention in the workplace, etc.
- focus on work / life balance
- encouraging a differentiated HR policy
- sustainable management of the locations
- responsible investments

a responsible company

- responsibility
- a first-choice employer
- sponsoring and prevention
- AXA Atout Coeur



- **AXA's human resources policy focuses on the commitment of its employees and the services they provide to customers**

3 attitudes applied on a daily basis:

- available
- reliable
- attentive

a responsible company

responsibility

- a first-choice employer

sponsoring and prevention

AXA Atout Coeur



■ a first-choice employer

the **Feel Good @ Work** programme ensures that employees are feeling good at work, thanks to:

- an active and attractive recruitment policy
- a balance between professional and private life
- internal mobility opportunities
- specific benefits (affinity)
- training programmes

a responsible company

responsibility

a first-choice employer

- sponsoring and prevention

AXA Atout Coeur



© Atelier Christian de Portzamparc

cultural sponsor of the Hergé Museum

■ sponsoring and prevention policy

- AXA sponsors **cultural and sports events**, accessible to the general public
- as and insurer, AXA considers **prevention** as a duty, in particular for:
 - road safety
 - more safety in the workplace



a responsible company

responsibility
a first-choice employer
sponsoring and prevention

- AXA Atout Coeur

■ AXA Atout Coeur

AXA is engaged into social projects in which AXA employees can volunteer. The social projects support:

- people with physically or mentally disability
- the combat against social exclusion
- health



7 years presence in National Special Olympic Games



- 
- **young families**
 - **happy generation**
 - **self-employed and small enterprises**
 - **medium-sized and large enterprises**

For more **information** and to **contact** an insurance broker or an AXA banking agent:

www.axa.be