

The **AXA Group**  
at a glance  
2009



redefining / standards



# A **global leader** in Financial Protection

The AXA Group supports and advises **80 million clients**—individuals as well as businesses—**by responding to their insurance, personal protection, savings, retirement and financial planning needs** throughout their lives.

From its European beginnings, the Group has been doing business under the global AXA brand since 1985. Present in the United States since 1992, and in Asia Pacific since 1995, **AXA is gradually strengthening its global presence and its networks, while extending its range of products and services.**

Aware of the challenges facing the Financial Protection business, AXA is **a responsible and innovative Group that is constantly redefining standards to better serve its clients.**



# Our activities

The AXA Group designs and sells products and services that are adapted to the needs of its clients. All respond to the same imperative—that of protecting the physical and financial assets of people and businesses. Our expertise spans three broad areas of activity:

## **Life and Savings**

AXA offers individuals and businesses a wide range of personal and group insurance policies that include retirement savings, personal protection and health coverage.

## **Property and Casualty**

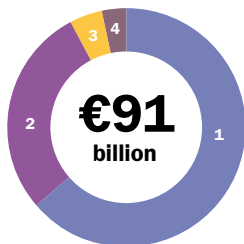
This segment offers a broad range of products and services including motor, household, property and general liability insurance for both individuals and business customers.

## **Asset Management and Banking**

Asset management is a strategic business for AXA, which mainly serves institutional and retail clients as well as AXA Group insurance subsidiaries. In Belgium, France, Germany, Hungary and Switzerland, AXA also offers retail banking services.

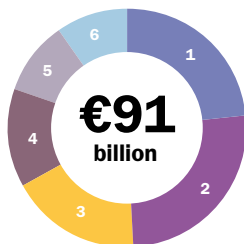
# 2008 facts & figures

## 2008 revenues by segment



1. Life and Savings	58%
2. Property and Casualty	26%
3. Asset Management	4%
4. International Insurance	3%

## 2008\* revenues by geographic region

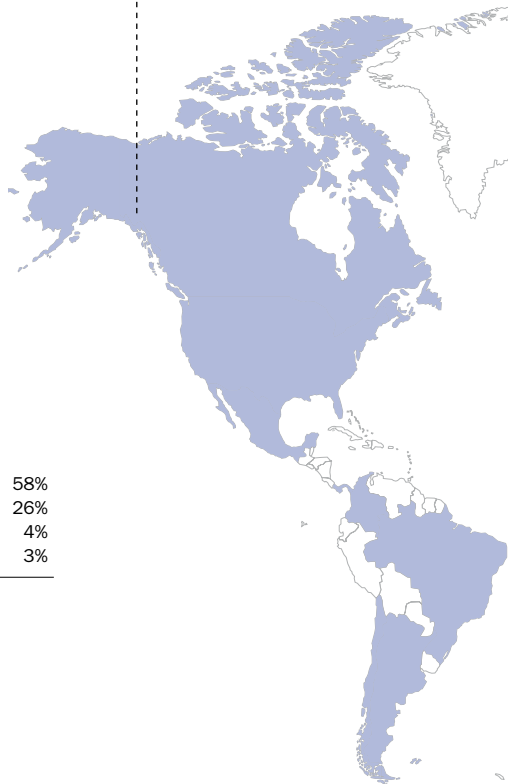


1. France	23.6%
2. Northern, Central and Eastern Europe	25.7%
3. North America	17.8%
4. Mediterranean region and Latin America	13.4%
5. Asia Pacific (including Japan)	10%
6. United Kingdom and Ireland	9.5%

\* Excluding International Insurance, Asset Management, Banks and Holdings.

## AMERICAS

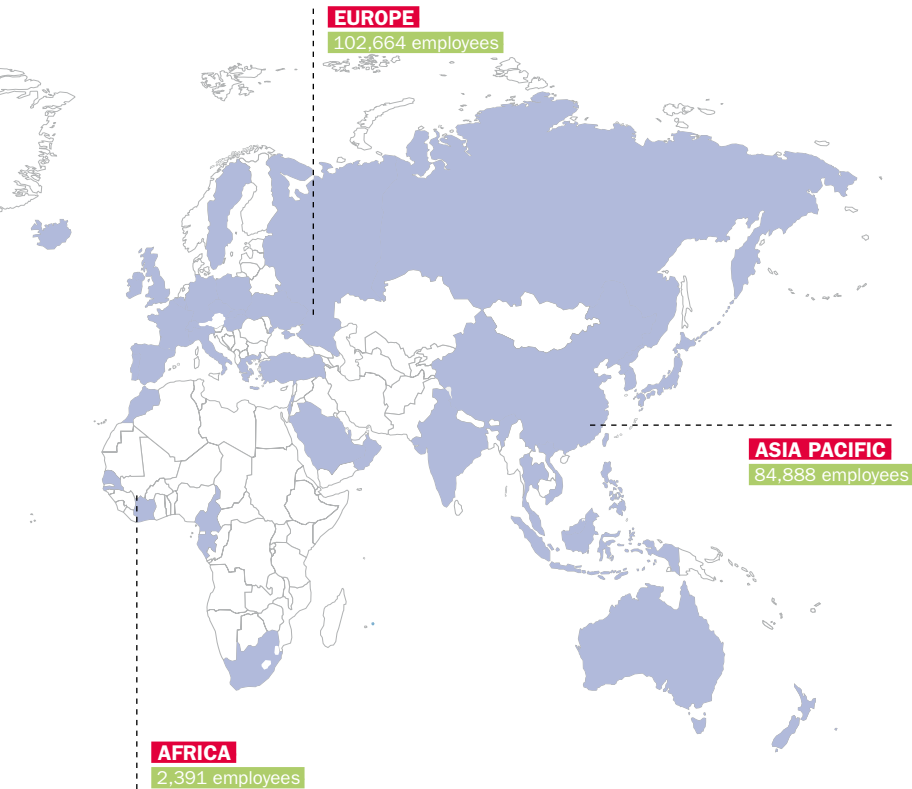
24,101 employees



Present in  
**56 countries**

**€91 billion**  
in revenues

**€923 million**  
in net income



**80 million**  
clients

**€4 billion**  
in underlying earnings

**4.75%** of AXA's share  
capital is owned by socially responsible  
institutional investors

**214,000**  
people  
(employees and exclusive distributors)

**€981 billion**  
in assets under management

**-17%** CO<sub>2</sub> emissions  
between 2007 and 2008

# Our **corporate** ambition

**In 2005, the AXA Group embarked on a program of accelerated change and growth.** The *Ambition 2012* corporate project rallies the strength of our Group to make AXA the preferred company of its clients, its employees and its shareholders.

*Ambition 2012* places the client at the center of the Group's organization and concerns. Mobilizing employees at all levels, it sets growth objectives for the Group and provides the various levers to achieve them.

# Our **brand** at the heart of our commitment

The AXA Group has redefined its global brand positioning to turn it into a powerful lever of differentiation, of internal motivation and of dedication to its clients. Our goal is to become the preferred company in our industry. Three key attitudes that guide our daily actions and our commitment to clients:

## **Available** /

We are there when our customers need us and we listen to them, truly.

## **Attentive** /

We treat our customers with empathy and consideration, provide personalized advice along their lives, and reward their loyalty.

## **Reliable** /

We say what we do and we do what we say, we deliver and keep our customers informed, so that they can trust us.

To earn and preserve client preference, AXA is committed to responding to client needs with tangible proof via its products, the quality of its service and its capacity to innovate.

**AXA measures the satisfaction of its clients twice a year, in more than 30 countries. Customer satisfaction went from 72% in 2005 to more than 80% in 2008.**

# Our **commitment** to sustainable development

The AXA Group has a dual commitment to sustainable development: as an insurer and responsible investor, and as a corporate citizen.

**Our business vision of sustainable development** consists of preventing risks and supporting responsible behavior in property and casualty, encouraging financial education in life and savings, and developing responsible investment and active governance in asset management.

**As a corporate citizen**, AXA is committed to reducing its direct environmental footprint, to promoting diversity and equal opportunity for all its employees, and to integrating the challenges of sustainable development into its supplier selection process. AXA is also committed to supporting

fundamental research through the AXA Research Fund, to fighting against exclusion through community involvement, to promoting social philanthropy and micro-insurance, and to helping protect the world's cultural heritage.

**€100 million**  
allocated to the AXA Research  
Fund over five years

**26,000**  
employee volunteers



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