

Brand Strategy & Sustainable Development

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Brand and Communications



Be Life Confident

[Contents

- **1 : The AXA brand**
- 2 : AXA - Responsible Enterprise



Brand strategy:

- One brand name worldwide : AXA
- One field of activity:
 - ‘ Financial Protection ’
- Our positioning:
 - ‘ Close / Qualified ’
- Our concept /signature:
 - ‘ Be Life Confident ’



One brand name : AXA

- One single worldwide brand name :
 - now achieved for all AXA Group companies
 - few exceptions where local name still appears along with AXA
- Brand awareness is already strong
 - particularly in Europe
 - and some parts of Asia
- Progress needed to build brand name awareness in remaining key markets
 - Australia, Japan, U.S.



AXA brand awareness

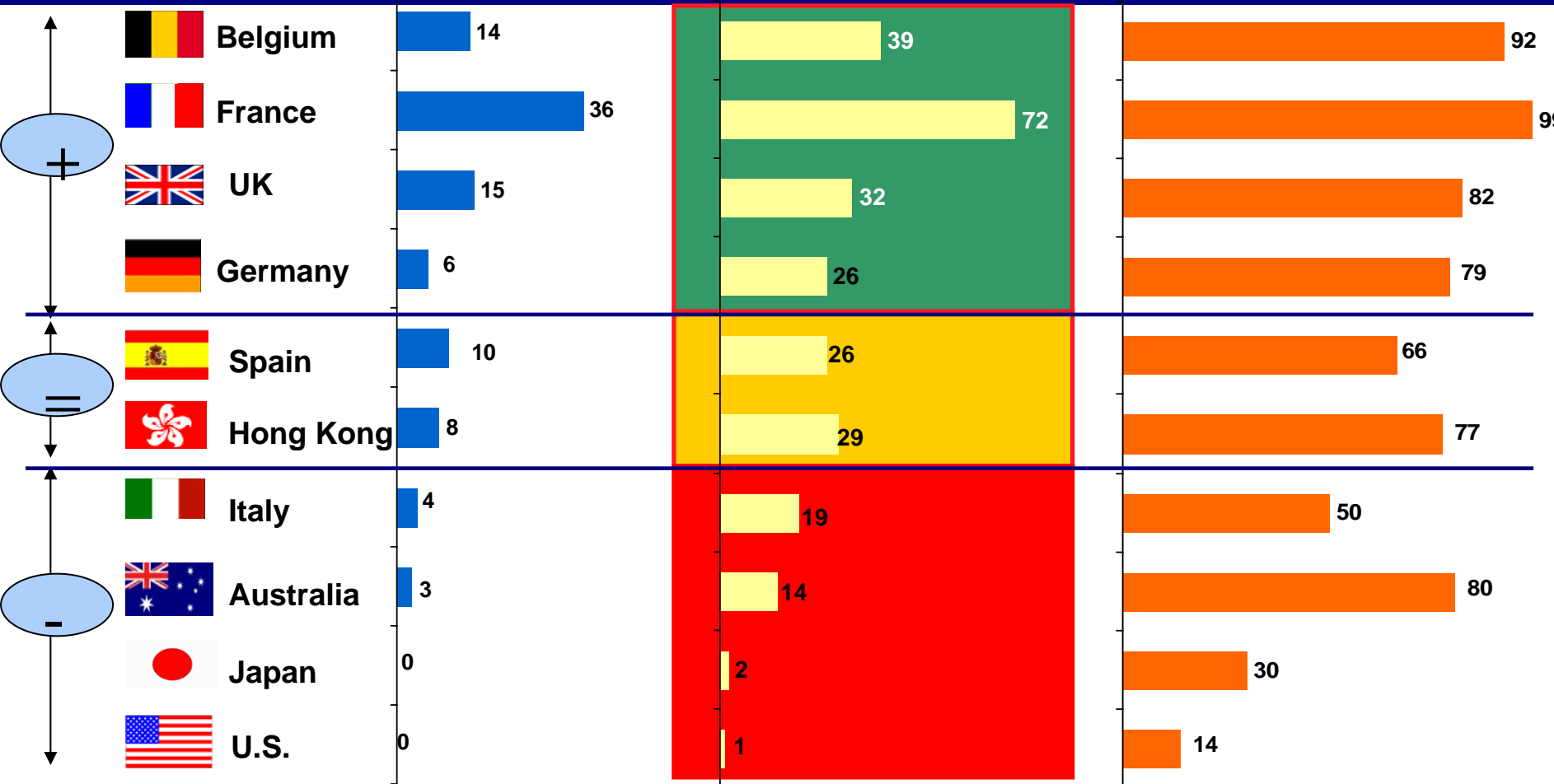
Penetration rate level

Top of Mind awareness

Spontaneous awareness

Aided awareness

%



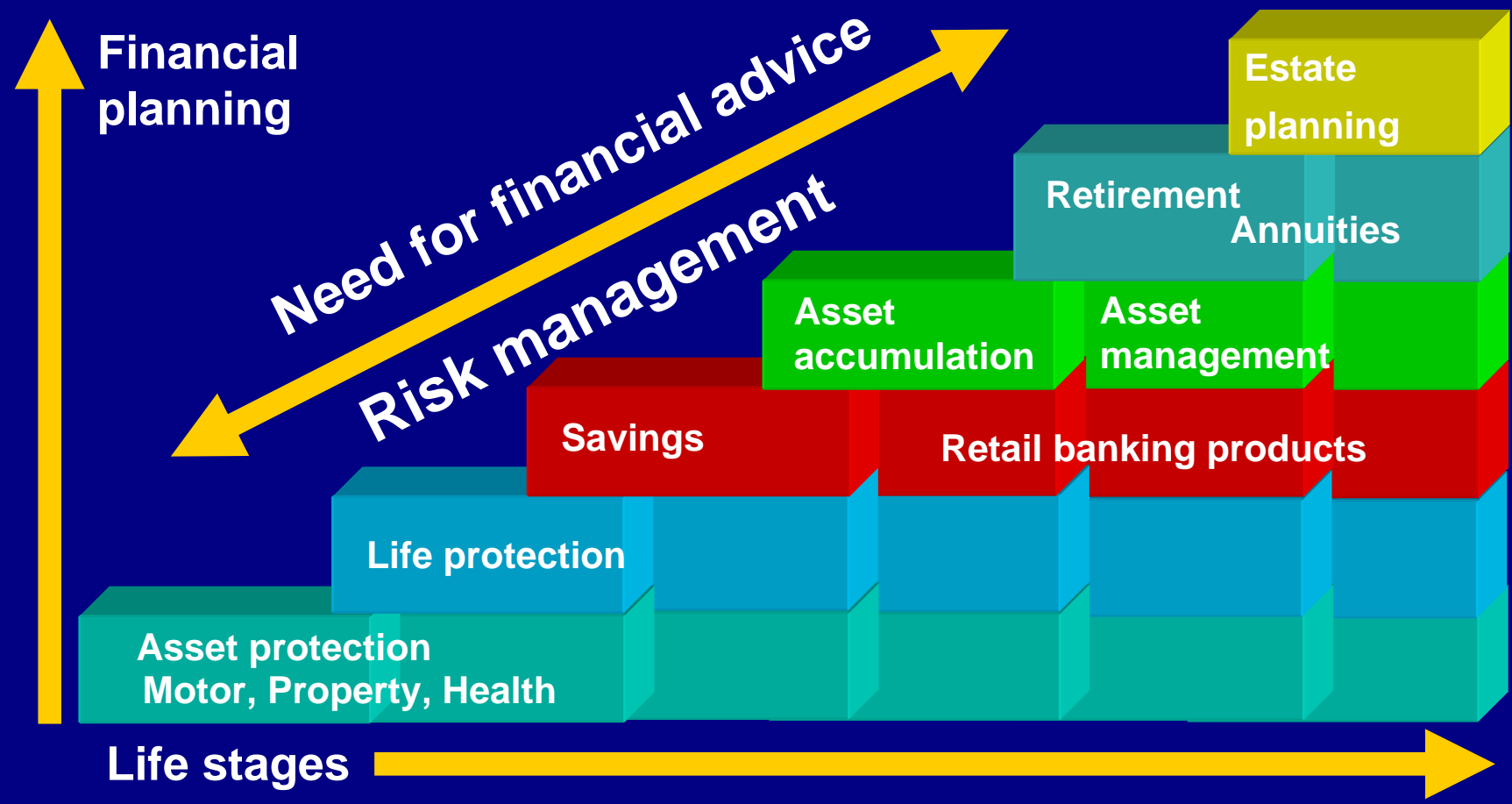
■ High spontaneous awareness
 ■ Average spontaneous awareness
 ■ Low spontaneous awareness
 Base : total sample

One field of activity : Financial Protection

- A way to define the full range of our business activities: P&C, Life, Investments and selected retail banking services
- A new definition - broader than Insurance, but more precise than Financial Services
- A leadership statement - which includes a company commitment towards its customers



Financial Protection : Implies a lifetime relationship



To help our clients be life confident



Our positioning: 'Close / Qualified'

What do our clients expect?

- 'Qualified' is the most expected generic attribute
 - AXA is truly recognised as an expert
- 'Close' is the second most expected generic attribute
 - AXA scores rather low on 'human touch'

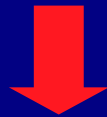


The challenge : build brand content

Build proximity on our expert image

Proximity : an attitude

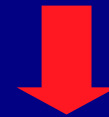
- A brand positioning based on human values 'Be Life Confident'
- Demonstrate our interest and understanding of people
- The real issue is people's needs, happiness and development
- We are a life-long partner for our clients



Close

Expertise : a statement of fact

- Inventive definition of our territory 'Financial Protection'
- Strong local evidence : products, service, advice
- Communication - much more than financials
- Marketing - targeted, positive, assured, smart



Qualified



Our concept /signature: 'Be Life Confident'

- A dynamic and optimistic view that fits well with AXA's vision, values and ambition
- An evolution, not a revolution
- Consistent with values of our previous corporate statement
- A high potential in the current competitive context



Be Life Confident

自信をもって、人生を。

Für Vertrauen im Leben

Confia en la Vida

Leef vol Vertrouwen

Viva a Vida com Confiança

ใช้ชีวิตอย่างมั่นใจ

Yaşam Boyu Güvence

Vivre Confiant

Maacht dat Bescht aus Arem Liewen

Yakinlah dengan Hidupmu

حياة مطمئنة

Fiducia nella Vita



[Some adverts

- 1 : Corporate Communication about Financial Protection and “Be life confident”
- 2 : Some local advertising positioning AXA in financial protection and/or close & qualified



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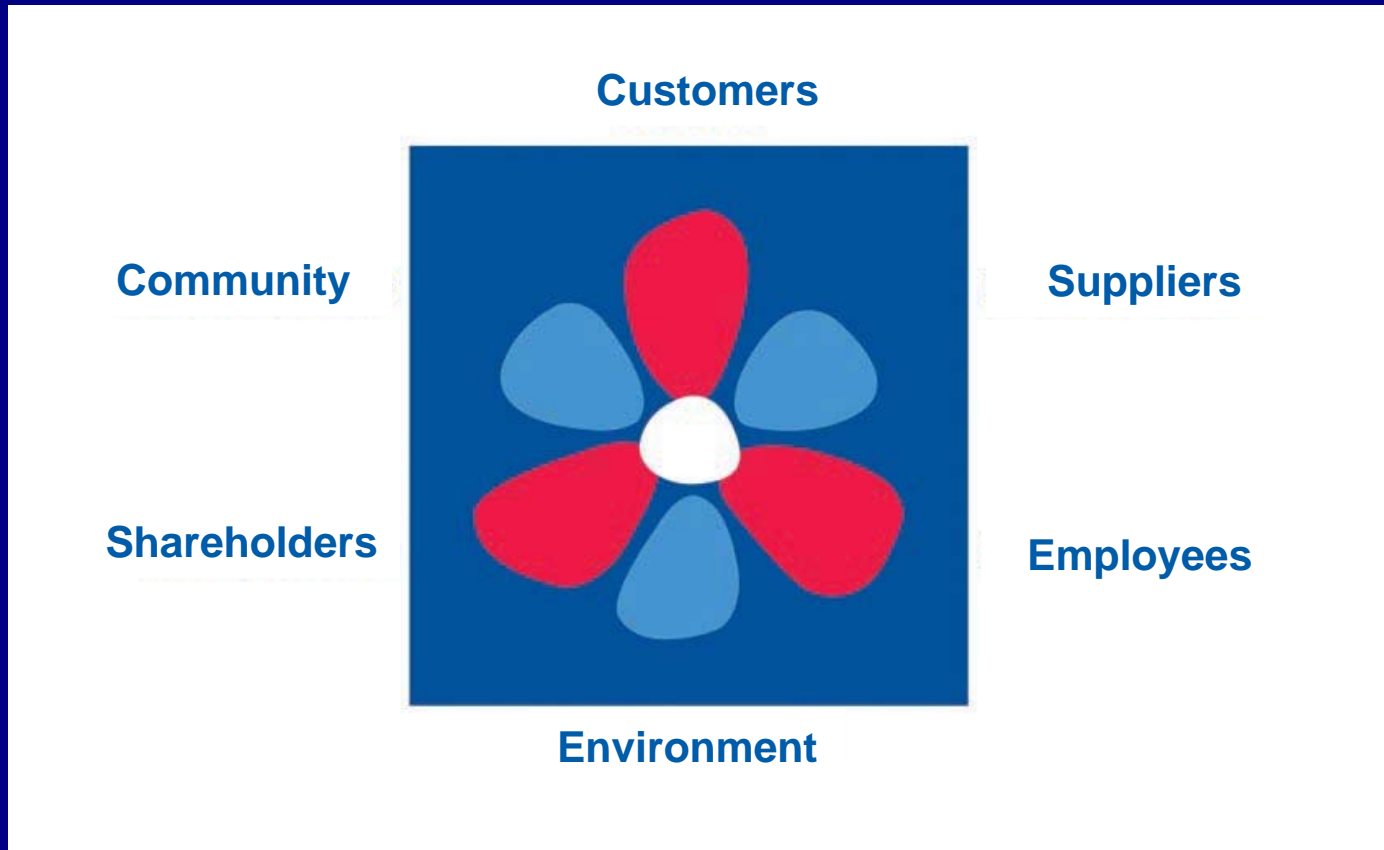


When Financial Protection is synonymous with « Responsible enterprise »

- Sustainable development
- In a business context, sustainable development implies above all a notion of responsibility, social, economic and environmental
- AXA contributes to sustainable development :
 - through the nature of its business : financial protection (i.e. prevention of risks)
 - as a major institutional investor



A responsible enterprise AXA's commitments



Customers

- **Effective local service**
- **Professional expertise**
 - Continually enhancing products and services adapted to our customers ' needs.
 - Provide our employees with training and tools to deliver sound advice to customers.
- **A professional code of ethics - covers 5 areas**
 - Sound advice
 - Transparency of information
 - Confidentiality of client information
 - Fairness
 - Fight against fraud and money laundering
- **Customer Scope - to measure customer satisfaction**



Employees

- A work environment that respects employees (Human Rights - ILO regulations)
- Encouraging a management style that empowers and develops people
 - Quality information on AXA 's strategy
 - Clear individual objectives
 - Support from managers to enhance skills
 - A fair compensation based on performance
- Scope survey to measure employees ' satisfaction



Shareholders

- Operating performance that ranks among the best in the industry
- Complete and accurate financial information
 - for all shareholders (individual and institutional)
 - as part of a good corporate governance policy



Suppliers

- **Maintain quality relationships**
 - By adhering to our procurement code of conduct (competitive bidding, confidentiality of offers, not accepting gifts or other advantages...)
 - By promoting a dialogue once a month with our main suppliers
 - By respecting terms of payment
- **Encourage our suppliers to be socially and environmentally responsible** through an action plan of « responsible procurement »



Community

- Develop philanthropic initiatives that are related to our business
 - **AXA Hearts in Action** - Employee Volunteers
 - AXA Foundation and the AXA Achievement Scholarship Program
- **Share our expertise** with the community, particularly in the area of prevention
 - Campaigns to promote prevention of risks (road accidents, health risks, etc. through education and information)



Environment

- Offer our customers the benefit of our **expertise in environmental risks**
 - Educate our corporate customers through our underwriting guidelines and the use of tools to detect environmental risks.
- **Improve our own environmental record**
 - Annual environmental reporting system (progressively rolled out)
 - Optimize the environmental management of AXA 's office buildings following the conclusion of the annual reporting : lower paper and power usage, waste recycling.



How we are organized to meet these challenges

- AXA's senior management is fully supportive
 - a specific department at AXA headquarters (2001)
 - each CEO of AXA's main operations has appointed a local coordinator
- Annual Social and Environmental reporting : A set of indicators and an intranet reporting tool have been set up (ResponsibilityWeb)
- Monitoring of progress through the network of « coordinators » (annual action plans) and the various professional families impacted by the policy (Procurement, HR,...)
- AXA is considering seeking a rating from a social rating agencies. This rating would then be used as a scoring method for « sustainable development » at AXA



Communication on AXA : a socially responsible company

- Communication has developed following inquiries from social rating agencies : an annual report based on sustainable development, a dedicated section on AXA 's main website
- AXA is being rated by top social rating agencies (see end of annual report)
- AXA is included in two « ethical » international indices : FTSE4GOOD (UK) and ASPI Eurozone (France)



Thank You Questions ?



Be Life Confident