



Potential Public Private Partnership in structuring social population benefits with the Government of Georgia

AXA Group Solutions, Paris



“Our purpose is to empower our customers through greater peace of mind and the assurance that their lives can be safer, healthier, and full of opportunities.”

THOMAS BUBERL
CEO of AXA



Executive Summary

Georgia is about to build ambitious reforms within the health and pension field to improve living standards.

While Governments have crucial responsibility in social policy development, budget financing setting-up and monitoring of the social protection system, private sector through public private partnerships can play a vital role to bring efficiency and make the social system functional allowing extended access and improved quality. Public-private partnerships can result in better utilization of available scarce resources, more cost-effective strategies being deployed tackling the burden of disease as well as efficient solutions to build the future.

AXA is a worldwide leader in social protection, participating actively throughout the entire value chain in structuring universal health protection but also designing long term alternatives to local solutions.

CONFIDENTIAL



Summary

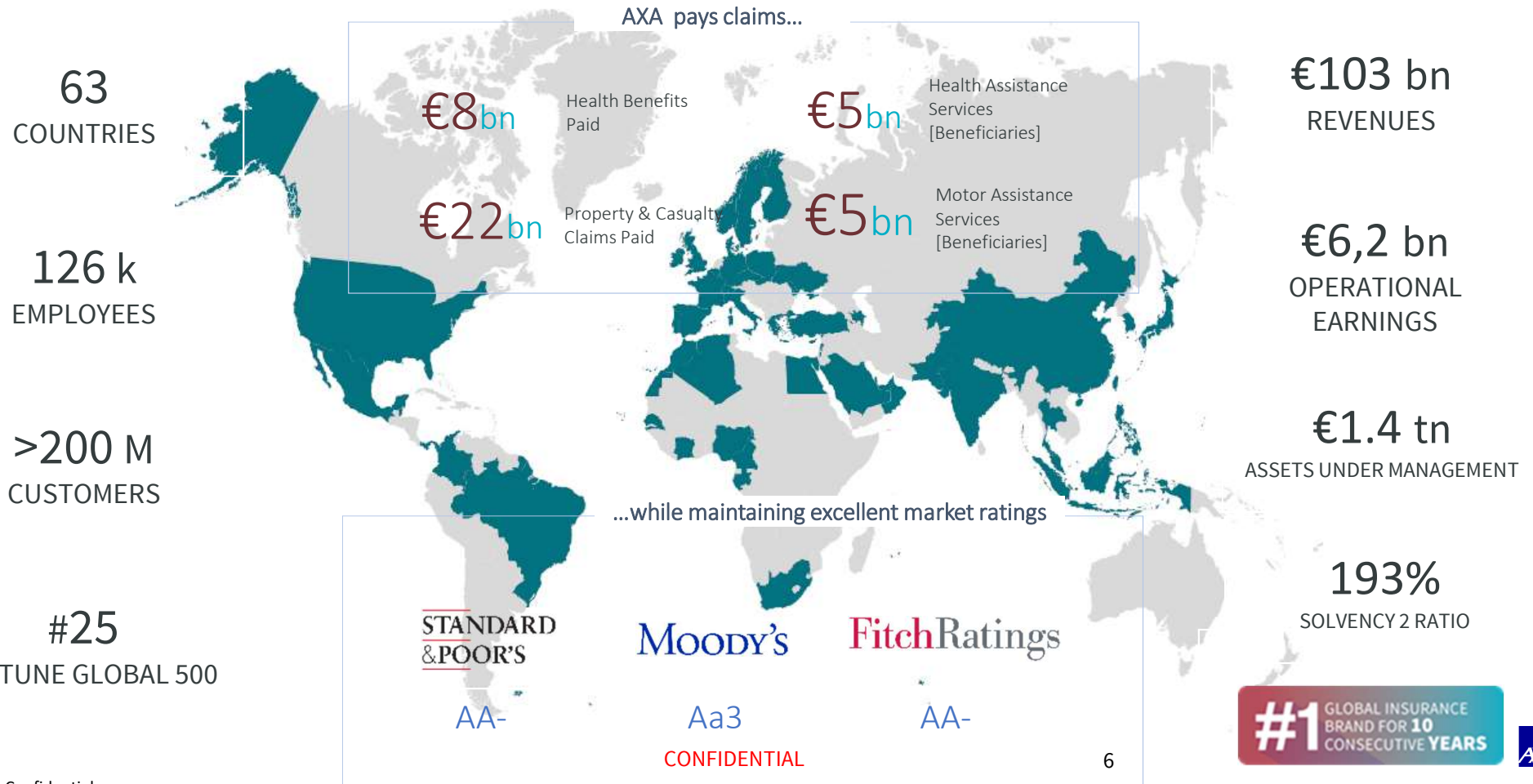
1. Who we are
2. Our areas of expertise



Who we are?



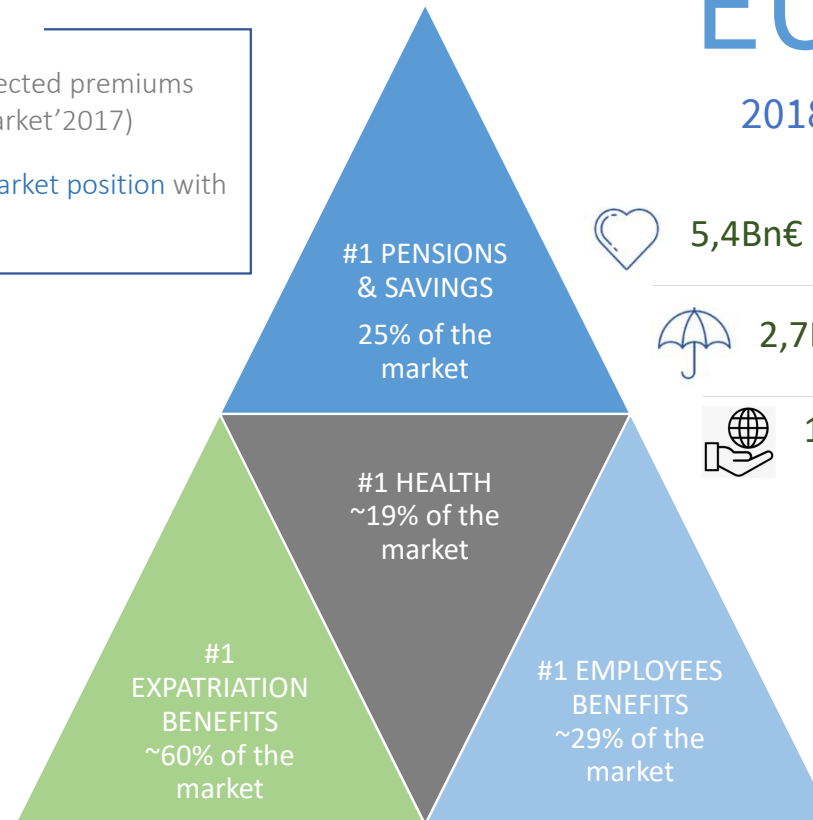
AXA is a global leader in insurance and asset management



AXA, via AXA Group Solutions is also a Life & Health & Protection market leader in France, exporting its expertise abroad

The French Insurance market:

- being the 4th Insurance market in terms of collected premiums Life & Health & Protection (7,1% of the world market'2017)
- with AXA Group Life solutions having leading market position with 22% share



EUR 9,8bn

2018 REVENUES



5,4Bn€ Health Insurance



2,7Bn€ Pensions & Employees' savings



1,8Bn€ International Protection

>150 m

INSUREDS

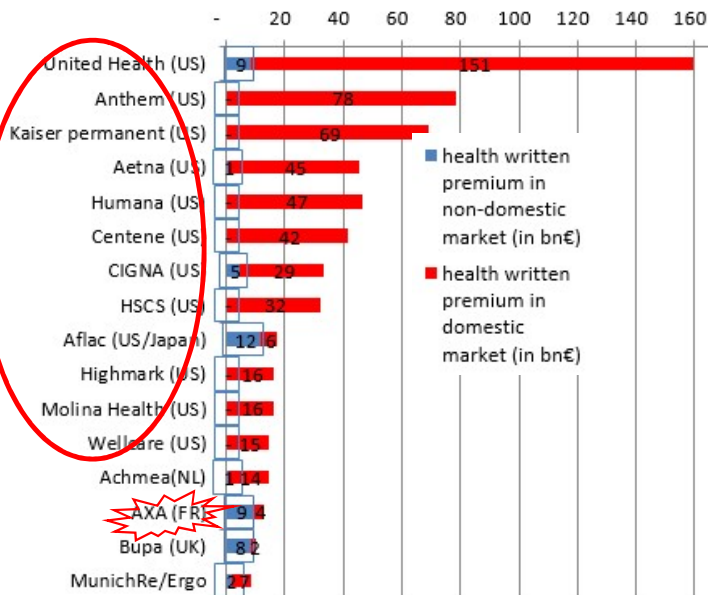
Health is a core part of our international strategy

Axa Group : a top international health provider with advanced health initiatives

1 France; # 1 India ; # 2 UK;

#5 Germany...

US



13 Bn€ of health revenues in 2018

Advanced health initiatives

AXA positions itself as lead health player in India and expert in deployment of mass health schemes in fast emerging countries, (>150m insureds in India)

New integrated medical centers in Colombia that improve patient support throughout their healthcare journey.

Xtra by AXA in Hong Kong: AI driven personal wellness coaching app

AXA Research Fund leveraging health data to create predictive models that assess the risk of diabetes and related complications.

Deployment of telemedicine

10 million beneficiaries

An immediate solution in 70% of cases



Accelerating on our Payer to Partner strategy

Better health choices at a lower cost

Over 1 million lives covered

+€200

million/year

Invested in health innovation.

Launched telemedicine solutions to make healthcare access easier, and the development of health prevention offering.

With Maestro Health and Oscar, AXA has strengthened its positions in the USA- the worlds biggest health insurance market but also took advantage of new technologies in servicing beneficiaries

CONFIDENTIAL



Our Areas of Expertise in Life& Health protection

United by excellence in life & health solutions through customized approach



POPULATIONS BENEFITS

Cooperating through the entire value chain with governments in designing and structuring universal health programs aiming to protect the most vulnerable.

Already heavily involved in providing secondary and tertiary care to the BPL population in large states in India such as Maharashtra, Rajasthan, Punjab and specific communities in Tamil Nadu but also in advanced discussions in other emerging countries



INTERNATIONAL PRIVATE MEDICAL INSURANCE

Solutions for globally mobile people, including *diplomates*, seeking care outside of their home country



INTERNATIONAL REINSURANCE

Leverage experience as life & health insurer and reinsurer in France to partner with leading insurers worldwide, providing technical expertise, product innovation, and financial strength

EMPLOYEE BENEFITS SOLUTIONS

Preserve your population, employees and their loved ones at **any time and anywhere.**



Health



Life



Disability



Long Term Care

Our expertise in the Pension Market

Why AXA France for Pan-European Solutions?



Center of expertise created in France, setting up all the international and cross-border insurance/reinsurance coverage for Employee Benefits



Leading expert in group pension since 1929, **#1 in France with 25% market share**



Huge group pension portfolio with **28.5Bn€ of assets managed**



Covering more than **700,000 members** through **70,000 contracts**



Multi-country offering: 10 European countries, 4 Gulf countries and 20 African countries



Recent success stories with **2.5Bn€ completed** over the last 2 years abroad (excl. France)



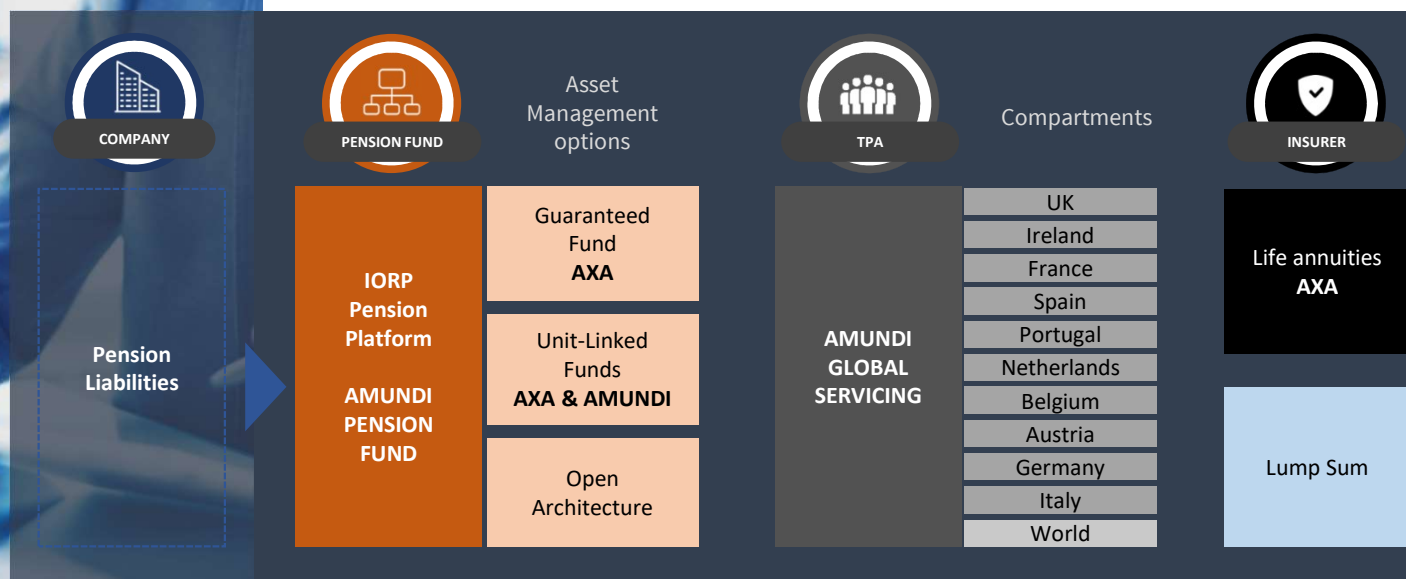
A major expert Group Pension business unit with 200 team members

A key solution through our partnership with AMUNDI

A unique cross-border pension platform

🔑 AXA has build up a **key solution through a partnership with AMUNDI**. The joint offer is designed to offer companies and their employees a **tailored solution**

📦 **A cross-border pension platform** Luxembourg-based which can manage **10 European compartments** + a **world compartment** covering expats and employees working overseas





THANK YOU