



# Press release

Paris, July 17, 2019

## AXA expands its Payer-to-Partner strategy in emerging markets through innovative healthcare delivery systems

AXA announced today the expansion of its Payer-to-Partner strategy in emerging markets. AXA is creating a digital and physical health care ecosystem by launching its own medical centers, linked directly to its health insurance services. By combining, in one offer, services that are normally delivered by different providers, AXA aims to simplify the healthcare journey of its customers.

AXA's target is to open up to 50 medical clinics which would serve as many as 1.5 million clients across emerging markets by 2023, starting with Mexico in Latin America and Egypt in Africa, to be followed by other key emerging markets.

These centers will provide access to advanced diagnostics, laboratory equipment and medical consultations in key specialties, thereby bringing to its customers an affordable, high-quality and seamless patient experience, in markets where access to economical and quality care still remains a challenge for many individuals and families.

In Mexico, AXA announced today the launch of a joint venture with Keralty, to develop a vertically integrated health system incorporating quality day-to-day healthcare delivery. Keralty is the leading health insurer and services provider in Colombia, with significant presence in the US and Brazil. Concurrently in Egypt, AXA will open diagnostic centers and primary care centers, owned 100% by AXA, with the support of World Health Management as its technical partner, with expertise in designing and setting up healthcare facilities.

These initiatives fully embody AXA's strategy to provide healthcare solutions in emerging markets, where the existing health system often results in high non-reimbursable medical care spending for the population.

*“AXA's ambition is to provide healthcare solutions to one and all. I am, thus, very proud of the exciting work our teams have done to build this innovative health ecosystem, which will provide accessible, affordable, and high-quality health solutions to our customers in Mexico and Egypt, as well as other emerging markets in the future. This perfectly symbolizes AXA's strategy to become a partner to its customers,”* said **Benoît Claveranne**, CEO of AXA International and New Markets.



---

## ABOUT THE AXA GROUP

The AXA Group is a worldwide leader in insurance and asset management, with 171,000 employees serving 105 million clients in 61 countries. In 2018, IFRS revenues amounted to Euro 102.9 billion and underlying earnings to Euro 6.2 billion. AXA had Euro 1,424 billion in assets under management as of December 31, 2018.

The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). AXA's American Depository Share is also quoted on the OTC QX platform under the ticker symbol AXAHY.

The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD.

It is a founding member of the UN Environment Programme's Finance Initiative (UNEP FI) Principles for Sustainable Insurance and a signatory of the UN Principles for Responsible Investment.

This press release and the regulated information made public by AXA pursuant to article L. 451-1-2 of the French Monetary and Financial Code and articles 222-1 et seq. of the Autorité des marchés financiers' General Regulation are available on the AXA Group website ([axa.com](http://axa.com)).

**THIS APPOINTMENT RELEASE IS AVAILABLE ON THE AXA GROUP WEBSITE [axa.com](http://axa.com)**

## FOR MORE INFORMATION:

**Investor Relations:** +33.1.40.75.48.42  
Andrew Wallace-Barnett: +33.1.40.75.46.85  
François Boissin: +33.1.40.75.39.82  
Aayush Poddar: +33.1.40.75.59.17  
Mikaël Malaganne: +33.1.40.75.73.07  
Mathias Schwallinger: +33.1.40.75.39.20  
Alix Sicaud: +33.1.40.75.56.66

**Individual Shareholder Relations:** +33.1.40.75.48.43

**Media Relations:** +33.1.40.75.46.74  
Julien Parot: +33.1.40.75.59.80  
Shruti Dhanda: +33.1.40.75.72.58  
Farah El Mamoune: +33.1.40.75.46.68  
Jonathan Deslandes: +33.1.40.75.97.24

**Corporate Responsibility strategy:**

[axa.com/en/about-us/strategy-commitments](http://axa.com/en/about-us/strategy-commitments)

**SRI ratings:**

[axa.com/en/investor/sri-ratings-ethical-indexes](http://axa.com/en/investor/sri-ratings-ethical-indexes)