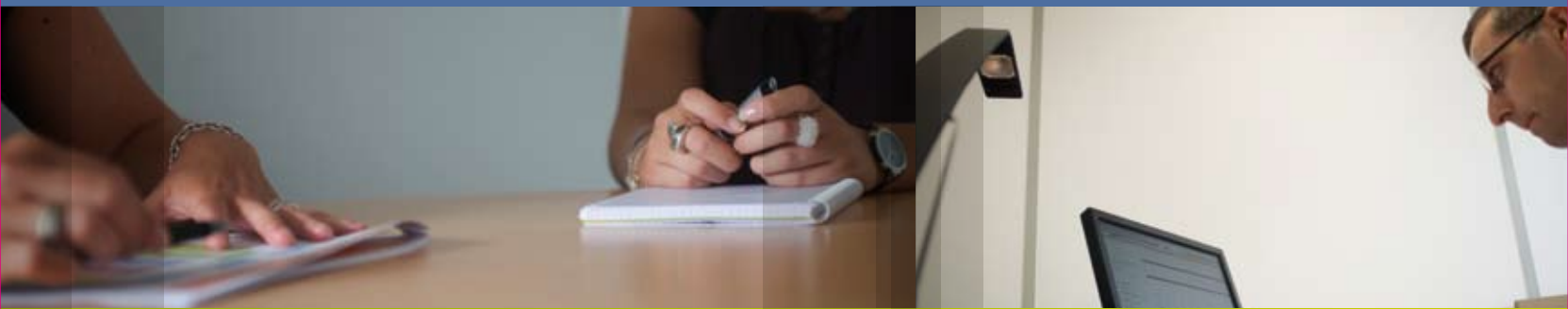


protection international
coverage advice
guarantees
INSURANCE



axeria
prévoyance

An expert insurer serving insurance experts

AN EXPERT INSURER SERVING INSURANCE EXPERTS...

In reaction to the proliferation of risks (economic, demographic and environmental) and the emergence of new behavioural trends (the rise of personalisation and intangibles), the role of insurance companies in terms of managing commitments has grown considerably in the last few years, upsetting the sector's organisational structures.

In this context, Axéria Prévoyance is distinguished by its ability to adapt its know-how, products and human and technological resources in response to market changes while at the same time providing a high quality service.

OUR SERVICES

Axéria Prévoyance's strategic positioning covers the entire insurance value chain:
design - insurance - distribution - management.

It operates along three basic lines:

- 1- Advice on optimising growth and portfolio profitability
- 2- Design of products to suit national and international markets
- 3- Innovation in the field of product design and distribution



OUR VALUES

SIMPLE: Insurance is an intangible product, a service, which only crystallises at the time of the accident or event giving rise to a claim. The offer needs to be accessible and comprehensible in order to establish smooth and lasting relations between insurer and insured. Axéria Prévoyance strives to achieve simplicity at every step of its involvement, particularly the negotiation and transaction phases, in order to optimise the quality of its services.

HUMAN: Axéria Prévoyance is a company with very human dimensions: it reacts swiftly and sensitively to requests, enabling its clients to conduct warm, personalised and lasting exchanges. The availability and commitment of its teams constitute real added value in the quality of service provided.

EXPERT: The Axéria Prévoyance teams have an approach which is demanding and multi-disciplinary, and are fully versed in the relevant statistical and insurance data. This expertise makes for optimal actuarial management of insurance products, in whatever market it may be: individual, group, health, life and invalidity, whether in France or internationally.

RESPONSIBLE: Axéria Prévoyance pays particular attention to fulfilling its commitments and to the quality of its partnerships. In doing so, Axéria Prévoyance ensures the integrity of information by signing confidentiality and partnership agreements, runs business ethics awareness campaigns with its teams and ensures all policies are legally compliant.



our offers

ADVICE, TO GUIDE YOU IN:

- > creating your products
- > auditing your product range
- > optimising risk sharing
- > overall watch on your portfolios
- > regulatory watch and analysis
- > improving the management of your policies
- > optimising your reinsurance

A RANGE OF "WHITE LABEL" PRODUCTS

We offer a range of innovative tailored products in France and internationally:

- > Loan protection
- > Individual protection
- > Health

A RANGE OF GENERIC PRODUCTS

A differentiated product range and marketing approach aimed at the 45+ target group.

- > Individual protection
- > Life insurance
- > Health

our clients

For more than ten years now, Axéria Prévoyance has adhered to the founding values of the APRIL, and notably to its defining commitment to "change the face of insurance".

Our clients are at the heart of our organisation, and every employee remains attentive to their needs with a view to meeting their every expectation.

our resources

The deliberately multi-disciplinary structure of the teams enables the sharing of skills and expertise, with a view to the ongoing creation of innovative solutions.

Axéria Prévoyance also has high-performance price setting, modelling and risk measurement tools that are recognised in the market.



human values

expert resources



€ 295 million
turnover in 2008

€ 31 million
equity

35 partners

OUR APPROACH AND OUR COMMITMENT

Since its establishment, Axéria Prévoyance has always placed great emphasis on realising its commitment to reliability and security, as currently illustrated by:

- > **Standard & Poor's** credit rating: **A-** outlook stable
- > International **ISO 9001** certification



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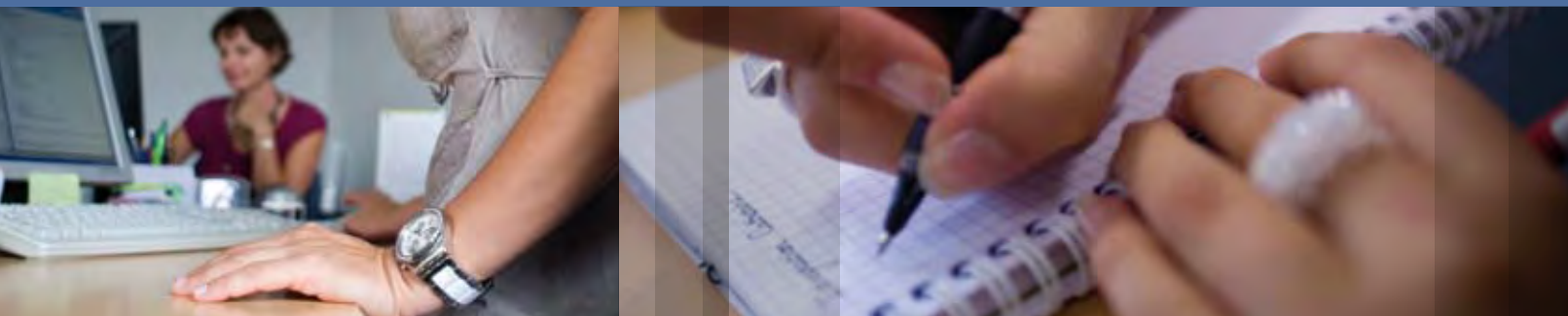
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An expert insurer serving insurance experts