



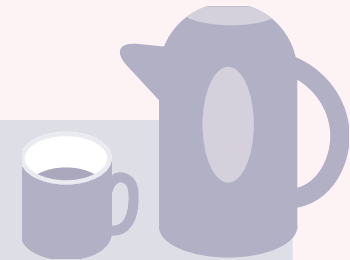
Let's look back at 2021



Highlights

We welcomed back around **94%** of business groups for another year¹

Our customisable plans are built on the latest industry insights and customer feedback, equipping us with the knowledge to meet the unique needs of your client's business. This year, around 94% of the employee groups we take care of, chose to continue their cover with us into 2022.¹



£1 paid, **12p** saved



This year, for every £1 we paid in claims, we're estimating a saving of 12p through our fraud detection and claims risk activities.² All this is done behind the scenes quickly and efficiently – meaning we were still able to pay over 88% of claims within three days, and over half are paid in one day or less.³ Plus, the savings we make all add up to savings we can pass on to your clients through stable premiums.

They called, we answered... **77,000 times**



When it matters most, we're here for our customers. This year, we answered more than 77,000 customer calls within an average of 38 seconds.⁴ So, whether they're in Helsinki or Hong Kong, our award-winning customer service team are available 24/7 to talk through any questions or concerns customers have when they call us – no matter how long it takes.

We talked for **100 hours** (and we would talk for 100 more)



We consulted our intermediary panel about some exciting changes to our products and services, and discussed changes we can make to improve the ways we work together. With over 100 hours spent with the panel,⁵ we've taken their insights and are working to create tangible changes to make it easier for you to sell.

If you're interested in joining our intermediary panel in 2022, please get in touch with your AXA representative.

How we've grown

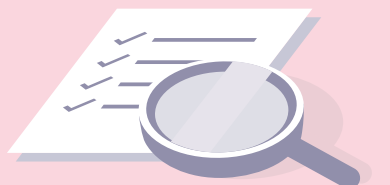
11,000+

more customers being supported by our Virtual Doctor and Mind Health services.⁶



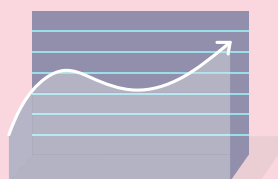
8 extra

products launched through our expanded insurer panel. By working with AXA XL, we've unlocked even more solutions to best meet your clients' needs.

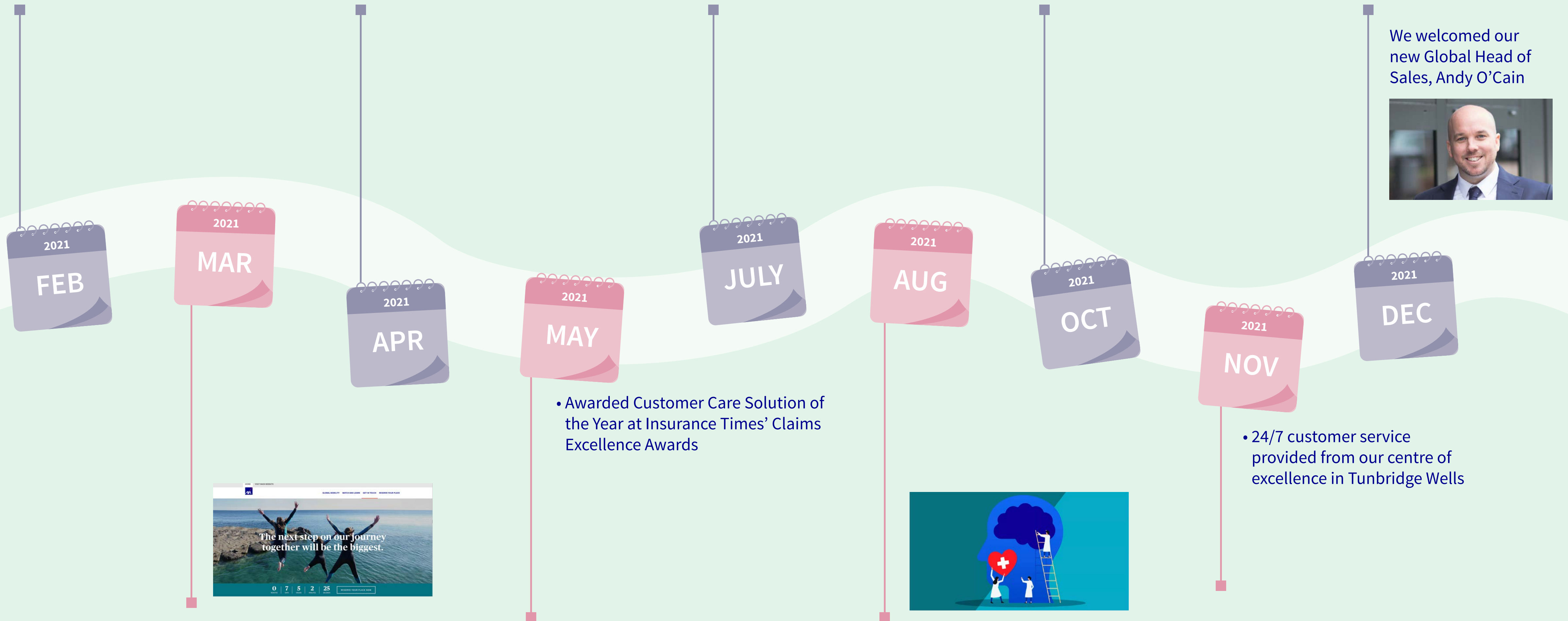


+14%

projected growth in the AXA Select medical provider network.⁷



Our journey together this year



¹94.3% of SME groups, 92.5% of employee groups with Tailored Business Plans, and 96.5% of Large Corporate clients chose to renew their plan with us between 1st January – 30th November 2021. ²Estimated savings equate to £13.5m since 1st January 2021. ³88.6% of customer claims turned around in three days or less, with 57.4% of claims paid within one day, between 1st January – 31st October 2021. ⁴Customer call volumes measured between 1st January – 25th November 2021, excluding IEMA. ⁵We've been working with research company Prescient to better understand the needs of our intermediary partners. Between January and December 2021, Prescient conducted over 100 hours of research discussions with selected members from our intermediary network. ⁶Virtual Doctor registrations measured between January – November 2021. Virtual Doctor and Mind Health services are provided by Advance Medical, a Teladoc Health company. ⁷AXA Select medical provider network contains over 1.4 million treatment providers, globally. 14% network growth projected by AXA – Global Healthcare's Global Network Development team, as of December 2021. PB104591/12.21