



HydraMeeting

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HELLENIC
ASSOCIATION
OF INSURANCE
COMPANIES

Friday, 25.9.2015



DIGITAL STRATEGY AT AXA

17th Hydra Meeting
Hellenic Association of Insurance Companies



A new customer experience



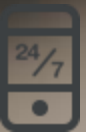
Mr Rodriguez has been promoted and he wants to celebrate this event with his family. He consults easily his saving account on his MyAXA App. He can use part of his bonus while his savings are performing pretty well in this tough financial context... Roma is a destination his wife always claimed she would dream to go. He will organize the trip right now, renting a flat through Airbnb!



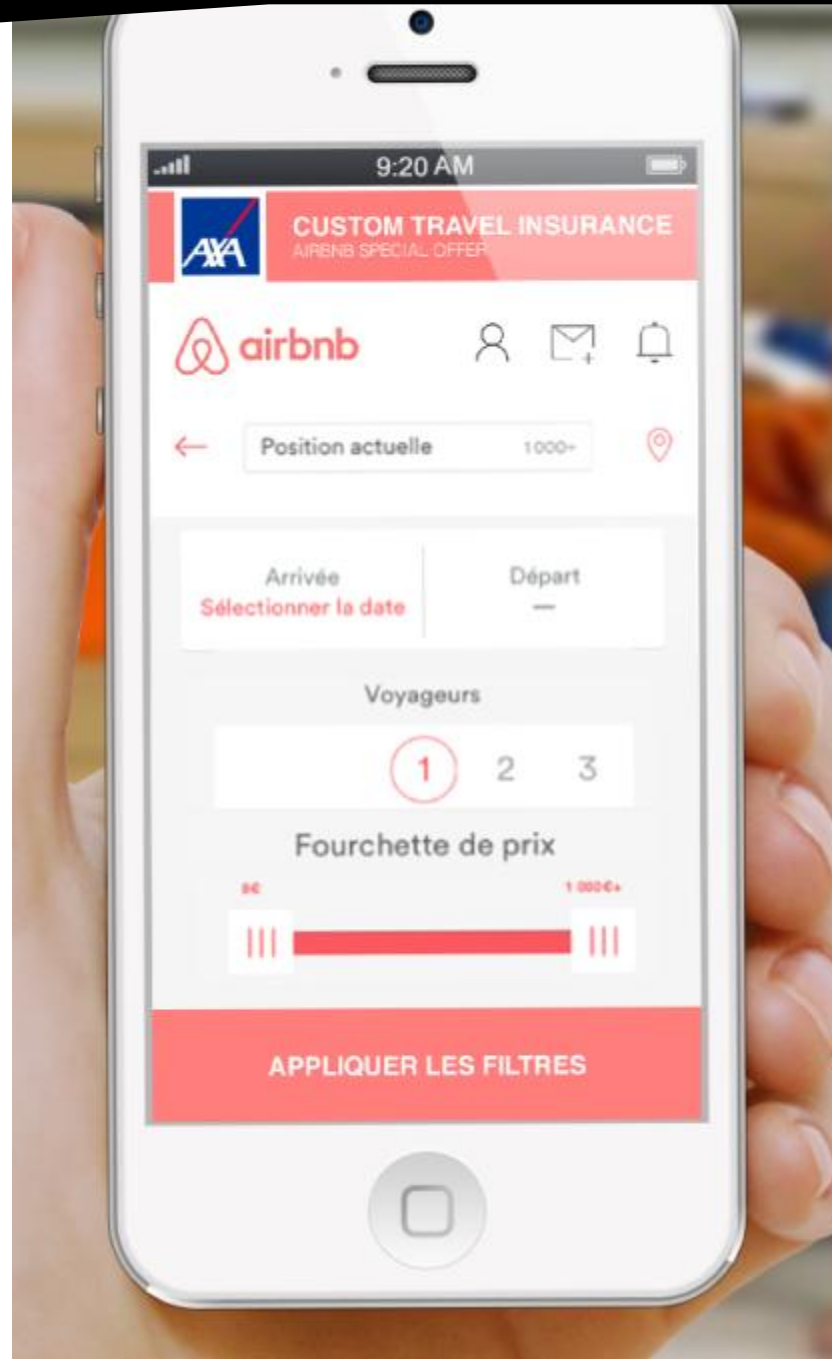
1 month later they are in Roma. When they arrive to the flat they saw a policeman talking with neighbor. Apparently a theft has just taken. His wife is suddenly very worried. She used to travel with most of her jewels (rings, necklaces, watches ...). Not millions but thousands of euros most of them family's gifts... Mr Rodriguez surfs on Airbnb website to check insurance conditions and saw that they are partnering with AXA! He will be redirected to his AXA App to find the adapted product to protect his family.



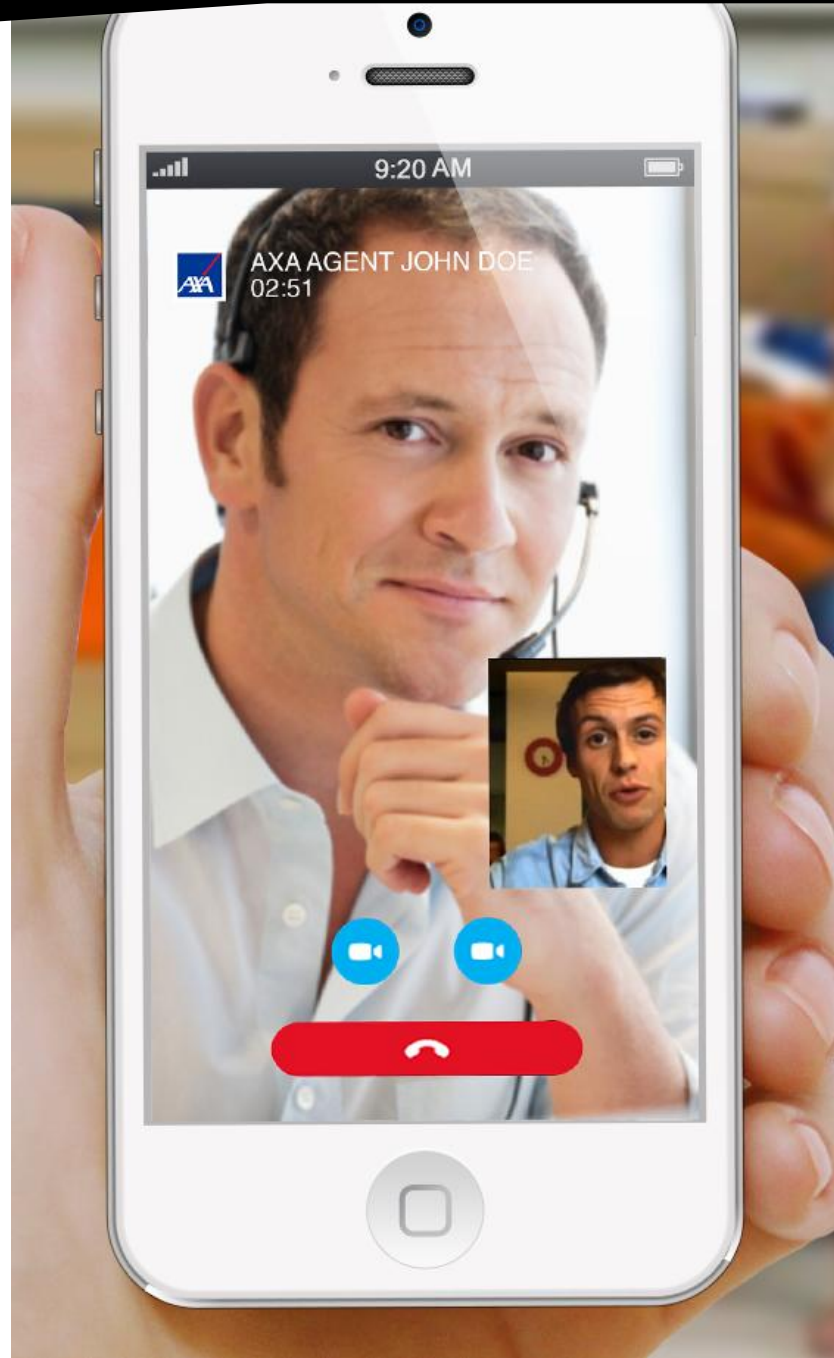
Access on MyAXA is very easy. Mr Rodriguez knows he will find information easily.



Mr Rodriguez found offer easily with 5 fields easy to purchase process and gives him an immediate price.



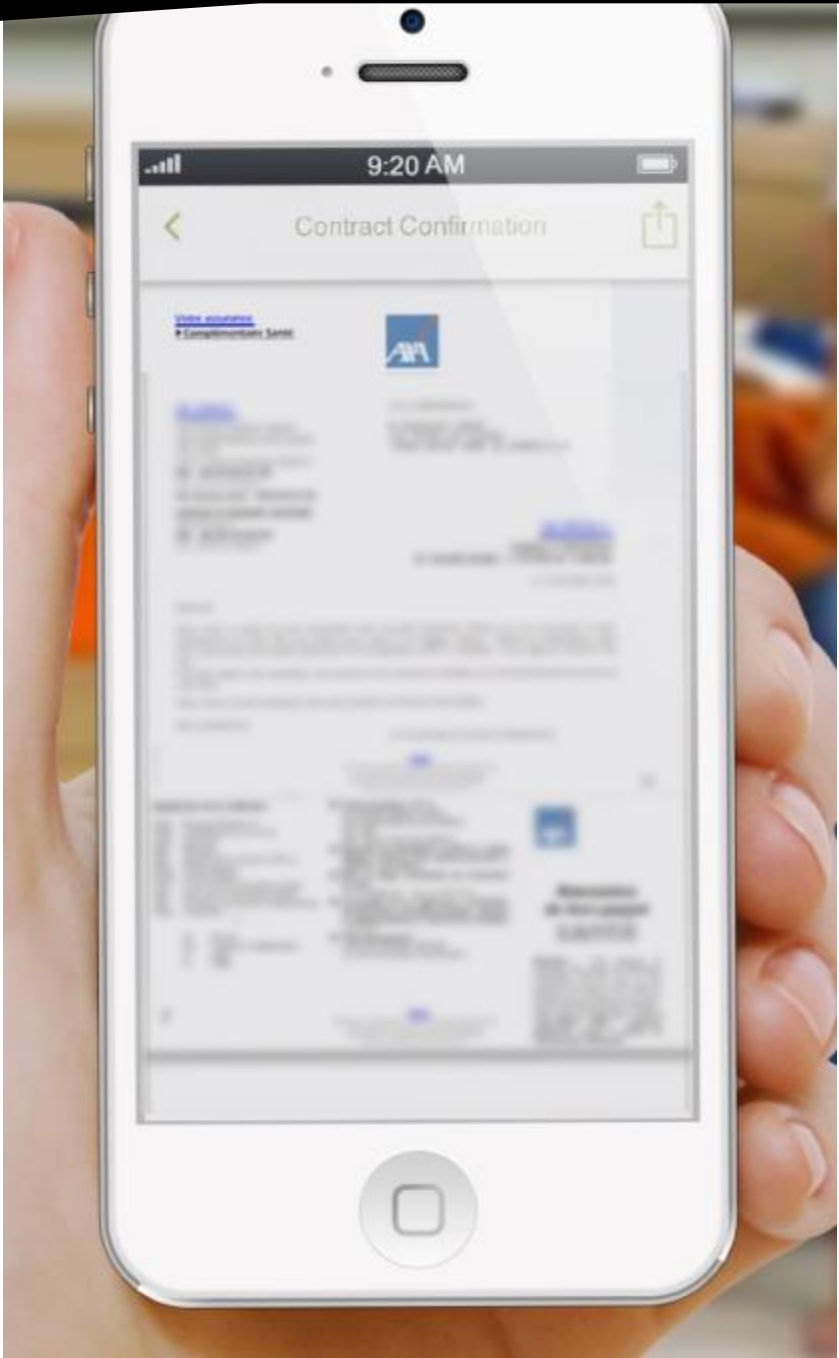
A 2 minutes quick video chat convinced to opt-in for specific jewelry cover. The purchase can be made in 1 click thanks to already stored data.



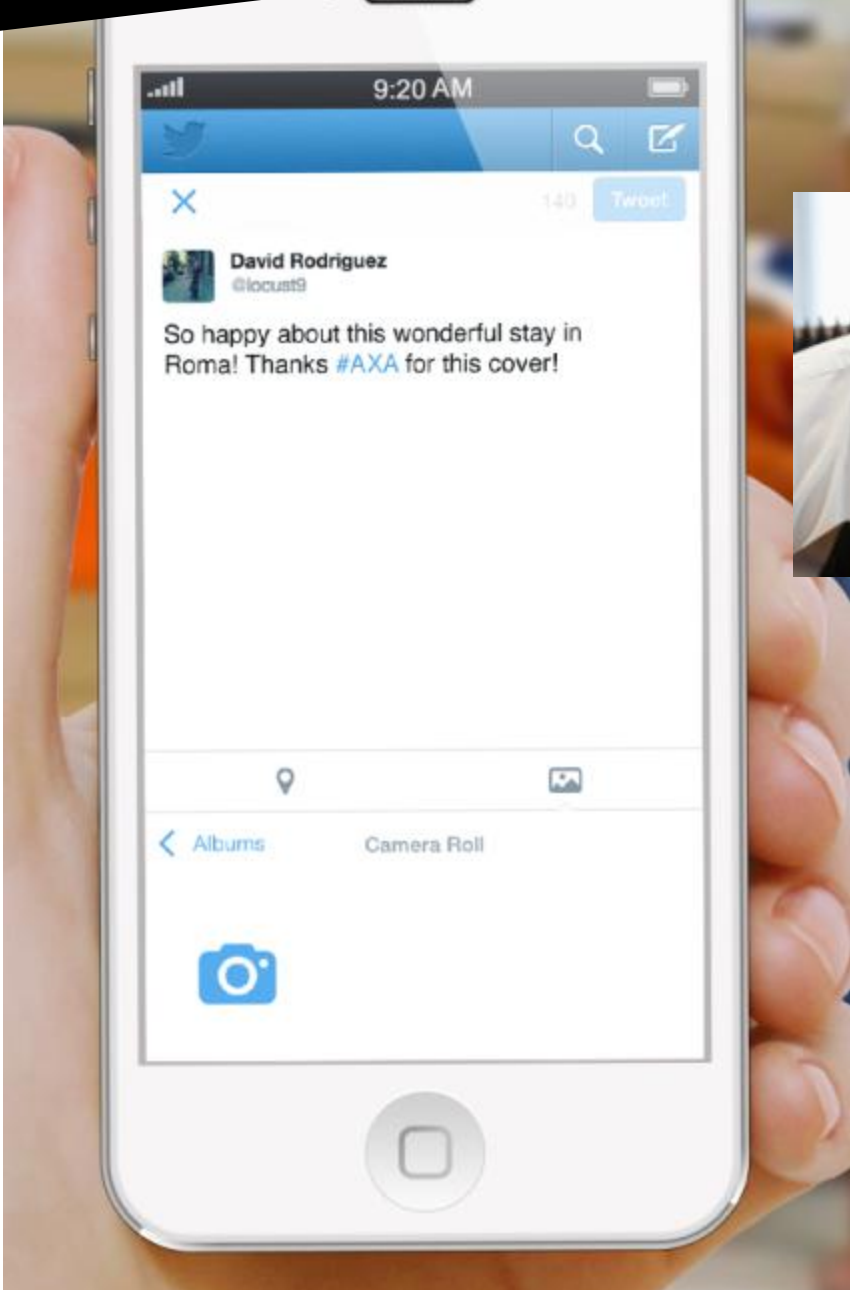
...at the
contact center
with AXA
operator



Customer can check covers and see his contract online or on pdf mode within My AXA. No need to wait for any printing document from AXA.



Following a positive tweet where Mr Rodriguez thanks AXA, Contact Center agent contacts Mr Rodriguez. A quick status check up can help to identify potential addition needs. AXA's operator is trained to manage all type of customer interaction (phone, social networks, inbound and outbound contacts...).



Using Hearsay Social our distributor can detect social signals that says that Mr. Rodriguez moved position in his job and also he will see all interactions he had with AXA (tweets, videochat, calls...) thanks to 360° customer view. It provides targeted contents to prepare a very specific conversation with Mr Rodriguez to provide personalized advices and offers focus on customer situation and needs.



...at the distributor place



Looking to the volume of new business done on travel insurance with Airbnb (online, from contact center and ROPO), the ecommerce manager can better understand the origin of this new biz. He will adapt the online investment according to the most performant media campaign. Mobile will be for sure the new area to invest from now on. Time table to invest and type of devices to be adapted to people behaviors. His profile and skills are adapted to our new digital era. The monitoring tools are mixing internal, external, structured and non structured data.

réinventons / notre métier AXA

**Ecommerce
manager**



The image shows a close-up of a glass panel with the AXA logo. The logo consists of a large exclamation mark above the letters 'AXA'. The background is a blurred indoor setting, possibly a convention hall, with a person visible in the distance.

What is AXA's digital acceleration strategy & its key success factors?

“

*Because our customers'
needs & environment
have evolved...*

”

Digital is impacting customers expectations towards their providers

Most impactful trends by 2015/16

Growing Customer Power



How to make ourselves at the disposal of our clients?

Bigger data



How to use big data on an impactful and customer oriented way?

Mobile Ubiquity



How to leverage Mobile and mobility ?

Collaborative Consumption / share economy



How to accompany our customers in sharing their goods while being covered?

Connected lifestyle



How to leverage digitally enabled/connected products to increase Customer Experience ?

“ We need to develop our digital capabilities to better serve them whenever they need it & wherever they are... ”

WHAT?

**DIGITAL AS AN ENABLER OF
CUSTOMER EXPERIENCE LEADERSHIP**

HOW?

1

**DIFFERENTIATED
SERVICES**

2

**REINVENTED OFFER &
DISTRIBUTION**

3

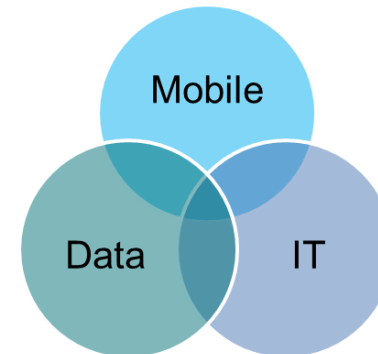
**DISTINCTIVE SKILLS AND
CULTURE OF INNOVATION
& INCLUSION**

4

**TECHNICAL & COST
LEADERSHIP**



**THREE
KEY SUCCESS FACTORS**



AXA's commitment
to improve the
customer experience
thanks to digital

we are focusing on improving customers' core experience

DIFFERENTIATED SERVICES

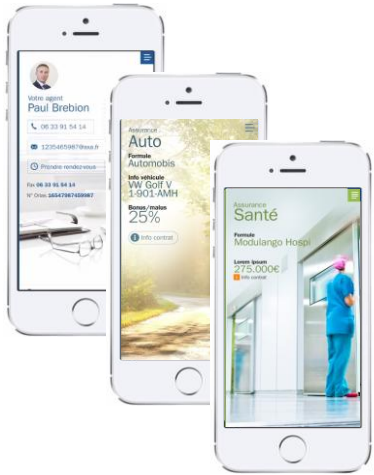
Seamless and convenient customer experience

Regaining access to customer

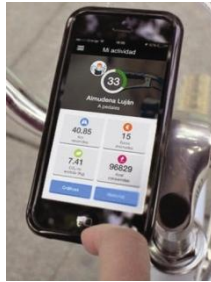
Automation and cost leadership enablers

Innovative services (core / lifestyle)

MyAXA (MonAXA – Fr)



BICI
Bike insurance linked to a bike-lover community



Online claims follow-up process leveraging **2-D codes** and email notifications in Japan



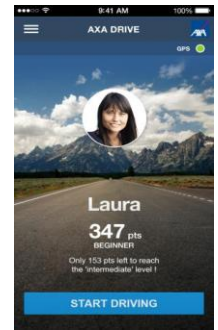
Contact centers with customer support on **social networks** in France and Spain



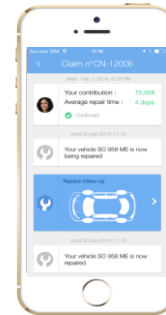
New Tablet sales tool in for Sales Reps covering the entire sales process for all products (from first contact to e-signature)



AXA Drive



eClaims



AXA Health



Fast quote motor in AXA China, Italy (city, car plate, price, purchase time, phone number) and for Household



“insurance is going to be the native business model for the internet of things.”

Tim O'Reilly

“Father” of Opensource & Web 2.0

New context

- **Connected customers**
- **Different access to risk information** leveraging Big Data opportunities (telematics, external data sources, etc.)
- **New risks** : cyber risk, e-reputation, etc.
- **Increased factors of risks** : climate change, 'littoralization', etc.
- **Increase in claims costs** (new risks, expensive new technology, ageing persons, etc.)

Innovative products

- **Connected devices** a way to address changing customer needs and increase customer interaction...



- ...and respond to **deeper market trends**

Usage based insurance

Sharing economy

Our range of offers is evolving to match the best standards

REINVENTED OFFER & DISTRIBUTION

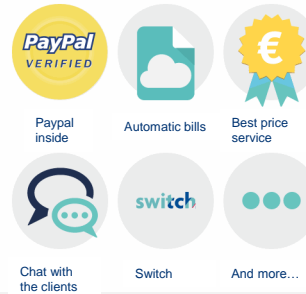
A customized and integrated strategy in Korea

Customized Car Insurance:
the pre-packaged offer by customer segments 9 Package Matrix

 첫차 싶어요 (First Car)	 가족을 지켜요 (Family Oriented)	 더보장 원해요 (More Protection)
 운전 초보예요 (Entry Driver)	 등학교 시켜요 (Schooling)	 시간은 소중해요 (Precious Time)
 최대한 아껴요 (Save More)	 아이가 타요 (Baby in a Car)	 운전경험 많아요 (Best Driver)

SOON, the digital mobile bank

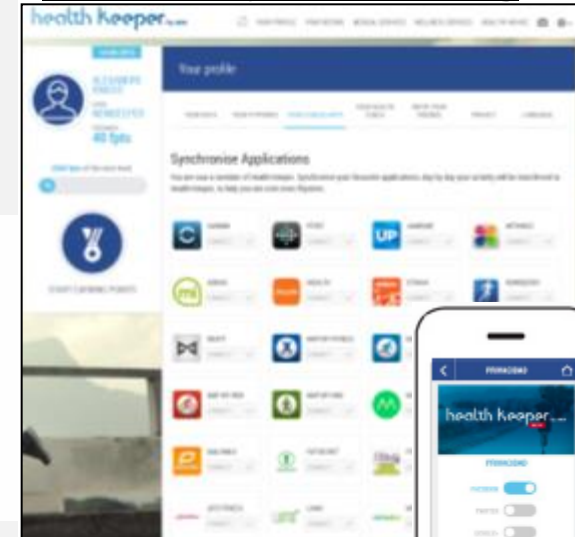
Launched in
January 2014



Mobile offer for the Young



AXAHealthkeeper, runners community & wellbeing

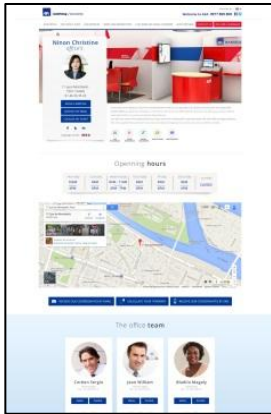


We are developing common assets to enhance presence of distributors on the net and social networks

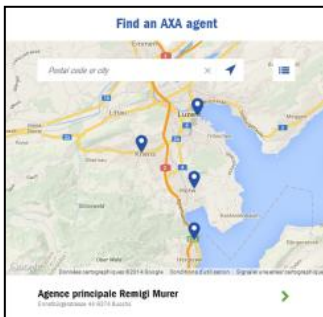
REINVENTED OFFER & DISTRIBUTION

Objectives:

- **Client acquisition**
- **Customer relationship**
- **Efficiency & productivity of distributors**



- **Web responsive for agents pages**
- **Social Media toolkit**
- **Store Locator**
- **Social Media assets**



Example

Top FPs: Michael S. Cocco

Stats:

- Connections: **1833**
- Posts: 43
- Comments + Likes: 15
- Engagement Rate: .34
- Networks: Facebook and LinkedIn

Successes:

- ✓ Increased by 151 connections since joining
- ✓ Leverages content from the library
- ✓ FP with the most connections



"Because of Facebook, and combining it with the monthly e-Relationship email, I have received unsolicited calls or emails from 10 people who I went to college with that I have not seen or spoken to in 5+ years... This has resulted in thousands of PCs!"

redefining standards AXA

US Example: Financial Advisor Facebook page



Key elements for AXA: Adapt & anticipate to better protect (1/2)

Support and stimulate innovation

SKILLS / TECHNICAL
& COST LEADERSHIP

CONNECT THE GROUP WITH THE MOST INNOVATIVE COMPANIES AND PROJECTS

AXA Strategic Venture,
Kamet, Partnerships...

INSTILL A CULTURE OF INNOVATION WITHIN THE GROUP

AXA Lab Shanghai
AXA LAB San Francisco
Internal innov. pgm,
Reverse mentoring

AXA RESEARCH FUND

€ 114 MILLION
to support 410 research
projects since 2007

ACCELERATE INVESTMENTS IN THE DIGITAL TRANSFORMATION OF OUR OPERATIONS

DATA INNOVATION LAB

A center of expertise for
innovation and R&D
in BIG DATA

HEALTH CREATION OF A DEDICATED GLOBAL BUSINESS LINE

DEVELOP YOUTH EMPLOYABILITY

More than 12,000 professional opportunities provided to
youth in 2014, half of which in Europe

“This journey is unique!
It's a great opportunity
for insurers and intermediaries
to do amazing and
innovative things,
keeping enthusiasm!

Thank you ”