

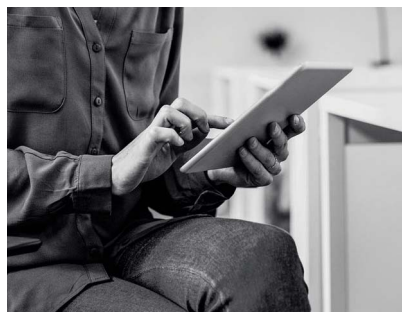
Our customers choose us for the availability of our agents and advisors, along with the quality of their advice. New digital technology is offering new opportunities to contact clients and personalize our responses alongside more traditional interactions. The result? An effective omnichannel experience.

## More contact opportunities for closer customer relations



### A CUSTOMER-CENTRIC ORGANIZATION

**PREVIOUSLY PRODUCT-FOCUSED, THE INSURANCE MARKET IS NOW ORGANIZED AROUND CUSTOMERS' NEEDS, AUGMENTED BY DIGITAL TOOLS.** Consumers expect specific, personalized advice for every important life decision. Recognizing the importance of getting closer to its policyholders, AXA



has radically changed its organization, switching its focus from business lines to client needs. The Group can thus provide the right support for customers at every stage of their lives.

A young couple buying their first home do not only need a mortgage but also insurance, advice on renovation work for fire or water damage prevention, assistance services and even car insurance. Their AXA advisor can offer all these products and services for the best possible protection, and, in the process, build a stronger customer relationship.

### A SEAMLESS OMNICHANNEL EXPERIENCE

**FOR A SMOOTH AND TRANSPARENT USER EXPERIENCE,** AXA has undergone a transformation, adopting a flatter

organization, more collaborative ways of working and a redesigned back office. Our agents now have access to comprehensive policyholder information through a single interface. This means customers receive seamless advice and services however they contact AXA – by email, mobile phone or in person at an agency. This 360° system also enables them to streamline their insurance contracts, avoiding overlapping coverage.

New data analysis tools give AXA unprecedented knowledge of customer needs, which agents can use to provide the right advice at the right time and build closer insured-insurer relationships, not just when disaster strikes but in everyday life. AXA has also multiplied its points of contact with customers, extending its presence on social networks.

### DIGITAL TOOLS FOR BETTER ADVICE

**DIGITAL TOOLS ARE HELPING AXA ADVISORS FOCUS ON THEIR CUSTOMER SERVICE AND SUPPORT ROLE.** Rather than undermining their importance, digital tools enable advisors to save time on administrative tasks. For clients, this results in a faster response to everyday requests, while agents can better focus on helping customers with complex procedures, advising them at critical times and providing support to improve their everyday lives.