

AXA

PRESS RELEASE

PARIS, SEPTEMBER 7, 2015

AXA launches Kamet, a €100m InsurTech incubator

AXA announced today the creation of Kamet, a €100m InsurTech incubator dedicated to conceptualizing, launching and accompanying disruptive products and services for insurance clients. Selected projects will be led by either AXA employees or external entrepreneurs. They will all benefit from both the agility of the incubator and AXA's expertise across the world.

Kamet will be led by Stephane Guinet who will leverage his successful experiences as entrepreneur and CEO of AXA Global Direct since its launch in 2009. Under his leadership, AXA Global Direct has conquered leading positions in direct markets across the world and become a center of innovation for retail insurance clients.

"The digital revolution is transforming the entire insurance value chain. Kamet will become another pillar of our strategy to connect the Group to the InsurTech Ecosystem, joining forces with our existing trend spotter AXA Lab (based in San Francisco and Shanghai) and the investment structure AXA Strategic Ventures. Our goal is to imagine disruptive projects and incubate start-ups linked to our insurance business, for the ultimate benefit of our clients in terms of protection and services", said **Henri de Castries, Chairman and CEO of AXA.**

"Stéphane is an entrepreneur and innovation expert. His track record within AXA Global Direct, his digital and big data skills, as well as his leadership are the strengths we need to launch and manage Kamet", added **Henri de Castries.**

Following this appointment, Xavier Veyry, currently CEO of AXA Global Direct Asia, is appointed CEO of AXA Global Direct. He will remain based in Asia (Shanghai) in this new role. Stéphane and Xavier will both report to Nicolas Moreau, member of the AXA Group Management Committee and Chairman & CEO of AXA France.

These appointments will be effective as of January 1st, 2016.

ABOUT THE AXA GROUP

The AXA Group is a worldwide leader in insurance and asset management, with 161,000 employees serving 103 million clients in 59 countries. In 2014, IFRS revenues amounted to Euro 92.0 billion and IFRS underlying earnings to Euro 5.1 billion. AXA had Euro 1,277 billion in assets under management as of December 31, 2014.

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.

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