

Press release

Kuala Lumpur, April 5, 2018

AXA eMedic, Malaysia's first online Medical Insurance plan¹ AXA AFFIN unveils first-in-the-market online Medical Card targeted at millennials in Malaysia

- AXA AFFIN introduces eMedic for as low as RM37*/month for a coverage up to RM100,000 per year.
- Millennials aged between 16 to 39 years can purchase AXA eMedic online within 5 minutes and they do no require medical check-up.
- Broad array of partners including Digi, BookDoc, Naluri and PolicyStreet are partnering with AXA
 AFFIN to offer added value and support for customers to improve their health and provide
 rehabilitative care when needed.



(L-R): The AXA eMedic online Medical Insurance plan is powered by strategic partnerships - Rohit Chandrasekharan Nambiar (Chief Executive Officer, AXA AFFIN Life Insurance); Janet Chin Yoke Heng (Chief Bancassurance & Partnership Officer, AXA AFFIN Life Insurance); Azran Osman-Rani (Chief Executive Officer, Naluri); Dato' Chevy Beh Yen San (Founder & Chief Executive Officer, BookDoc); Albern Murty (Chief Executive Officer of Digi Telecommunications) and Nadia Heng (TV Host)



Within the next 5 years, medical costs are expected to rise by 12.7%**. This may leave Malaysians, particularly millennials, ill-equipped to foot soaring medical bills, should they need hospitalisation or surgery.

With this in mind and to ensure that millennials have ample protection as they take their first step towards independence, AXA AFFIN Life Insurance Berhad has launched Malaysia's first-in-the-market online Medical Card to help millennials comprising young professionals and young families to be prepared for life's surprises. AXA eMedic offers a fast, easy and affordable Medical Card for Malaysians aged between 16 to 39 years for as low as RM37*/month for coverage up to RM100,000 per year. This is renewable up to the age of 80.

"We understand that with the advancement of new technology, millennials prefer immediacy and convenience as they spend 3.8 hours*** a day on their mobile for either social or work purposes. They prefer every day transactions online right from ordering food, shopping, to buying big ticket items. Now they can even purchase their medical cards online and also manage their claims online with the help of AXA eMedic, " said Mr. Rohit Chandrasekharan Nambiar, Chief Executive Officer of AXA AFFIN Life Insurance Bhd.



Launching AXA eMedic, Malaysia's first online Medical Insurance Plan is Rohit Nambiar (Chief Executive Officer, AXA AFFIN Life Insurance) and Janet Chin Yoke Heng (Chief Bancassurance & Partnership Officer, AXA AFFIN Life Insurance)



Rohit Nambiar (CEO of AXA AFFIN Life Insurance) sharing his thoughts on the new AXA eMedic online Medical Insurance Plan

¹⁻ Medical insurance with medical card benefits are referred to as medical card for marketing purposes

^{*}Price excluding GST with terms & conditions

^{**}The Edge: http://www.theedgemarkets.com/article/malaysias-medical-inflation-doubledigit-pace

^{***}Live At PC: https://liveatpc.com/malaysian-millennials-spend-27-hours-a-week-on-their-phones/



"With the help of our esteemed partners, we can offer our customers a unique health eco-system. The product can be purchased directly on our website from today. 11 million Digi customers can purchase AXA eMedic through MyDigi App. Furthermore, the product will be available on PolicyStreet from mid April 2018 as well, " added Mr. Rohit.

In keeping customers' health and wellness in mind, AXA AFFIN is partnering with BookDoc and Naluri. Yantrik (yan3k.com) supports AXA AFFIN as implementation consultants.

"All customers will be offered access to BookDoc, a health rewards platform that will incentivise healthy living and provide access for customers to search and make appointments with specialist doctors. For professional coaching and rehabilitative psychological support, we have also partnered with Naluri, a platform with a range of professional psychologists to help our customers achieve the healthy lifestyle they deserve. First 1,000 customers will be offered a free 1-month membership on Naluri and a free 1-year membership on BookDoc.

With our comprehensive proposition offered through an array of partners, we believe we are not only selling a medical card, but also offering a lifestyle proposition for the millennials to live healthy and to be supported financially and psychologically when a medical emergency strikes them," said **Mr. Rohit.**

"We are extremely excited by this launch which I strongly believe is in-line with Bank Negara's stated focus in driving digital sales and improving current penetration levels," added **Mr. Rohit.**



A panel discussion to share how AXA eMedic - the first online Medical Insurance plan works to help millennials are Nadia Heng (TV Host); Alex Foo Chen Dah (Head of Strategy & Transformation, Digi); Azran Osman-Rani (Chief Executive Officer, Naluri); Dato' Chevy Beh Yen San (Founder & Chief Executive Officer, BookDoc); Rohit Nambiar (Chief Executive Officer, AXA AFFIN Life Insurance)





With the launch of eMedic, AXA AFFIN Life now offers term life, health insurance and cancer cover online and these position AXA AFFIN as one of the pioneers in digital disruption in Malaysia.

Customers can now get a quote instantly and sign up for a plan within 5 minutes via eMedic on www.AXAeMedic.com. AXA eMedic is easy and direct, and requires no medical check-up by providing instant approval.

For customers who have existing health issues or are older than 39-years, AXA AFFIN has other products from their existing product range and they will be serviced by professional Agents. These Agents will also service eMedic customers who are looking for higher cover or demand specialised products that require advice.

ABOUT THE AXA GROUP

The AXA Group is a worldwide leader in insurance and asset management, with 160,000 employees serving 105 million clients in 64 countries. In 2017, IFRS revenues amounted to Euro 98.5 billion and IFRS underlying earnings to Euro 6.0 billion. AXA had Euro 1,439 billion in assets under management as of December 31, 2017.

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.

This press release and the regulated information made public by AXA pursuant to article L. 451-1-2 of the French Monetary and Financial Code and articles 222-1 et seq. of the *Autorité des marchés financiers'* General Regulation are available on the AXA Group website (axa.com).

ABOUT AXA AFFIN LIFE INSURANCE BERHAD

Incorporated in February 2006, AXA AFFIN Life Insurance Berhad is a joint venture company between AFFIN Holdings Berhad and AXA Group, a worldwide financial protection leader, which is headquartered in Paris. Leveraging on the AXA Group's strength as a financial protection expert and AFFIN Holdings' local knowledge and diversified network, AXA AFFIN Life is focused on helping individuals manage risk and achieve their financial goals. AXA AFFIN Life will strive to build close and lasting relationship with its customers, offering them care, support and advice with the highest standard of professional ethics. As of October 2017, AFFIN Bank is now the Bank Holding Company for AXA AFFIN Life.

FOR MORE INFORMATION:

AXA AFFIN Life Insurance contact: Esther Chew:

T: +603 2117 6670 / +6016 – 366 3953 E: esther.chew@axa-life.com.my