



# Health and technology

The responses of a leader in  
assistance services

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Brussels 12-02-2007



**Our  
performance**

## 4 Sectors

**We provide 24/7 solutions to support our customers worldwide, offering them a range of innovative services in 4 sectors**

- Health & Healthcare cover
- Personal services
- Travel & Expatriate Assistance
- Motor assistance

*Our combined areas of expertise in **Crisis management** are brought to the fore in the event of a major crisis*



**We are one of the world  
leaders in assistance**

## KEY FIGURES 2005

Consolidated sales:

**621 million Euros \***

Net consolidated profit:

**42.5 million Euros \*\***

Number of cases handled (+ 14%)

**6,500,000**

Number of staff

**3,600**

\*+ 15% over 2004 with the same consolidation scope

\*\* Not including the sale of CAS

# We are one of the world leaders in assistance

With facilities in **30 countries**, on the 5 continents,  
we can take action in close to 200 different countries



# From emergencies to everyday difficulties

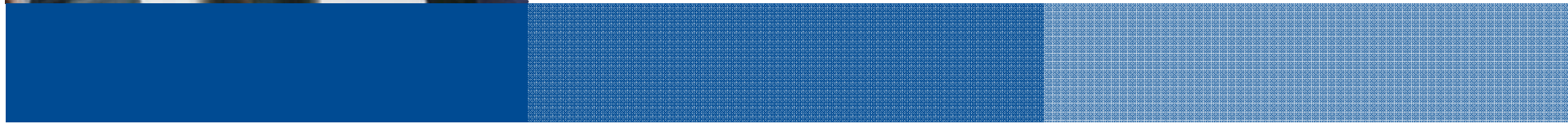
## Our strategic channel of development

Apply the expertise acquired in **emergency action** in an **international environment** to emergency action in a **local context**

- By increasing the global level of patient comfort
- By stepping up quality of service
- By optimising the resources dedicated to service structures



**Remote Healthcare  
expertise**



## Medical Assistance

### Worldwide healthcare and medical & logistics correspondent networks

- **International medical assistance** in the event of an accident or illness in a professional or private capacity (repatriation, reimbursement of medical expenses, dispatch of doctors, dentists or medicine, etc.)
  - Assistance platforms located **in over 30 countries**, open 24/7, where each case is supervised by a doctor.
- ⇒ i.e. a global **international network of 100 doctors** employed by AXA Assistance and close to **2,200** other correspondent doctors and references as well as **2,500** clinics & hospitals available to our customers

*Technological impact: from information systems coupled with landline & mobile telephones to management of the transmission of medical data*

# Assistance in everyday life

## Services within the framework of a health problem

- Delivery of medicine
- Medico-psychological assistance
- Social worker
- Transfer of a relative or close friend
- Home help
- Delivery of meals
- Child care
- Pet care

*Technological impact: from the service company database to verification of delivery of the service*

# Medical Information

## An efficient response to specific requirements

- Health information via a telephone line managed by doctors
- "Second" medical opinion
- Referral to specialists
- Referral to specialised healthcare facilities, associations and services
- Analysis of optician, dentist and hearing aid quotations according to market criteria and referral to our partner networks
- Information and advice in social and family domains

*Technological impact: telephone platforms to databases centralising patient notes*



## Global assistance guarantee for expatriates

- **Healthcare:** Medical information available every day via the AXA Assistance “WebCorp site”, personalised medical advice, International Medical Centre for vaccinations and check-ups, control over medical expenses and renegotiation of medical bills
- **International medical assistance:** repatriation, dispatch of a doctor, etc.

### As well as:

- **Security/safety:** support for expatriate staff and access to a web site offering security/safety information
- **Everyday life:** International legal assistance
- **Expatriate assistance:** for travellers in the event of the theft or loss of important documents and for companies with GMST (Global Mobility Services Team)

*Technological impact: from the management of an international network of platforms to location via GPS*

## Additional competence

- Management of **third party payer medical expenses: TPA / PPO**
- **Assistance** and therapy support **programme**: for the administration of complex medical treatment or use of medical equipment (e.g.: insulin pumps, etc.) = improvement of "compliance"

*Technological impact: regular information via text messages*

- **Medical engineering**: site auditing, complete 24/7 medical Creation and Management of an intensive care unit (equipment, ambulances, medical personnel and protocols) and international standard clinics

*Technological impact: remote medicine*

# Remote healthcare

## "The Healthcare Cycle": Prevention - Referral - Support

### 1. PREVENTION

- Assessment / Check-up: Company healthcare centre
- Risk factor: coaching, high blood pressure - the biggest risk worldwide
- Observance (Pharma)

### 5. REHABILITATION

- Home healthcare treatment
- Patient home support

### 4. CONVALESCENCE

- Protected convalescence

### 2. REFERRAL

- Information, choice of doctor or hospital
- Access to the medical network

### 3. DIAGNOSIS & TREATMENT

- 24-hour medical assistance - Emergencies
- 24-hour medical assistance - Everyday Life
- Second Medical Opinion



**Easier case acceptance and management  
due to technology**

**... what about  
in the future?**

# What about in the future?

**There are 3 factors governing the future:**

- Ageing of the population
- Fewer doctors
- Fewer natural carers  
*(families, friends and professionals)*

⇒ ***Need for pooling resources  
with the help of technology and our expertise.***

## What about in the future?

### Exponential growth in the demand for services:

- Ageing of the population
- Single-parent families
- Working women
- Arbitration in the matter of services

- ⇒ World: 605M people aged over 60. There will be 2 billion in 2050
- ⇒ Close to 20% of the population of Europe is over 60, i.e. **70M** people (*Sources: European Commission*): this figure is going to double in the near future
- ⇒ France, **20.7%** of the population is over 65 (*Sources: INSEE*); 1.5 million homes user services strictly related to **loss of autonomy**
- ⇒ **High blood pressure**: around 20% of the world's adult population is concerned (*Sources: WHO*)

## What about in the future?

- ⇒ This can all be done *without ever replacing the GP*
- ⇒ The role of an assistance company is to educate and support thanks to technology, ever present *to support the mobility of the individual*
- ⇒ *Finally, also to provide individuals and the community with the best quality of management of their cases at the best possible cost*

## Healthcare & Technology: Tests already under way

- **Medical telecare (Fil Bleu)**

A 24/7 turnkey service for the elderly, dependent and handicapped or people living alone wishing to **live safely in their own homes**. To receive assistance, the person only has to activate the portable transmitter to contact our assistance service and doctors.

- **Mobile medical teleassistance (Fil Orange)**



A 24/7 Teleassistance Service for the elderly, to live safely at home as well as with total freedom outside thanks to a mobile phone with **GSM/GPS technology and a direct call button**, which enables the wearer when in a difficult situation to be located via the GPS system and put in touch with a doctor.

- **Columba**

For people suffering from Alzheimer's disease who lose all notion of time and space, wearing a Columba bracelet enables them to be quickly **located via GPS** if they run away or wander off.

## Healthcare & Technology: Tests already under way

- **High blood pressure:**  
In collaboration with Orange, **Telemonitoring** allows patients to automatically transmit their blood pressure data to a secure host site with the dispatch of monthly data curves and hygieno-dietetic recommendations for high blood pressure.
- **Healthcare coaching:**  
New assistance service based on personalised telephone conversations with healthcare professionals (doctors, dieticians, psychologists) - proposing a programme to help patients **stop smoking**, as well as monitoring **of nutrition** or continuous monitoring of **vaccinations**.
- **MCC:**  
Medical Care Continuity, within the framework of chronic illnesses, offers a programme for **medical care for patients at home** via extensive technological resources and daily assistance to patients.

## What about in the future?

### Our efforts must also be directed towards prevention to anticipate risks:

- Action taken to **educate people** about healthcare  
*Examples:* coaching on nutrition and how to stop smoking
- **Education** concerning disorders, support programmes for chronic illnesses  
*Examples:* taking care of high blood pressure, respiratory problems or diabetes on a remote basis to improve the quality of patients' lives.

## What about in the future?

The role of an assistance company will be to support the action of doctors both to compensate for the decrease in medical staff, as well as the increase in dependency via appropriate use of technology:

- Home **security and safety** (risk of intrusion, fire, water damage, etc.)
- **Patient** monitoring:
  - Vital signs (pulse, blood pressure, electrocardiogram, breathing, temperature)
  - All biological data (glycemia, etc.)
- Security of **data**
- Contribution to **optimisation of the skills** of doctors and nurses
- Reinforcement of the **social function** for people in a dependency situation in their daily life: personal services proposed by DOMISERVE



**AXA ASSISTANCE**  
*provides support services for  
every stage of people's lives...*