



SASB Insurance Sector Standard - Content Index 2021

SASB Topic	SASB Metric	SASB Code	AXA disclosure reference
Transparent Information & Fair Advice to Customers	Description of approach to informing customers about products	FN-IN-270a.4	URD ^[1] > chapter 4 Sustainability > section 4.5 Business behaviour > Business ethics > Business conduct (p 217-218)
Incorporation of ESG factors in Investment Management	Total Invested assets by industry and asset class	FN-IN-410a.1	URD ^[1] > chapter 6 Consolidated financial statements > section 6.6 Notes to the consolidated financial statements > Note 9 Investments > item 9.1 Breakdown of investments (p 345) Appendices to the presentation to analysts and investors ^[2] > PDF (English) > Investment portfolio (p B7-B14)
	Description of approach to incorporation of ESG factors in investment management processes and strategies	FN-IN-410a.2	URD ^[1] > chapter 4 Sustainability > section 4.3 Climate change and ESG integration > Investments (p 188-194)
Policies designed to incentivize responsible behavior	Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	URD ^[1] > chapter 4 Sustainability > section 4.3 Climate change and ESG integration > Insurance (p 194-196)
	Discussion of products and/or products features that incentivize health, safety, and/or environmentally responsible actions and/or behavior	FN-IN-410b.2	URD ^[1] > chapter 4 Sustainability > section 4.3 Climate change and biodiversity > Insurance > Green products and business (p 195-196) URD ^[1] > chapter 4 Sustainability > section 4.3 Climate change and biodiversity > Biodiversity (p 198) URD ^[1] > chapter 4 Sustainability > section 4.4 Inclusive insurer > Business-related societal challenges > Access to health and disease prevention (p 213-214) & Integrating societal issues in the product range (p 214)
Environmental risk exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	Appendices to the presentation to analysts and investors ^[2] > PDF (English) > Average Expected Nat Cat charges (p B26)
	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes, and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2	2021 Financial supplement (PDF) > Margin Analysis - Group > Nat Cat impact in year loss ratio
	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	URD ^[1] > chapter 4 Sustainability > section 4.1 AXA sustainability strategy > Sustainability risk assessment (p 174-175) URD ^[1] > chapter 4 Sustainability > section 4.3 Climate change and ESG integration > Climate risk: the question of double materiality (p 187-188) Further detailed information in the annual “Climate/TCFD Report” to be published in the second quarter of 2022.
Systemic Risk Management	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	URD ^[1] > chapter 5 Risk factors and risk management > section 5.2 Internal control and risk management > Governance framework for derivatives (p 268) URD ^[1] > chapter 6 Consolidated Financial statements > section 6.6 Notes to the consolidated financial statements > Note 20 Derivative Instruments (p 403) URD ^[1] > chapter 6 Consolidated Financial statements > section 6.6 Notes to the consolidated financial statements > Note 29 Contingent assets and liabilities and unrecognized contractual commitments (p 434-435)
	Total Fair value of securities lending collateral assets	FN-IN-550a.2	URD ^[1] > chapter 6 Consolidated Financial statements > section 6.6 Notes to the consolidated financial statements > Note 9 Investments > 9.7 Transfers of financial assets not qualifying for derecognition (p 352)
	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	URD ^[1] > chapter 2 Activity report and capital management > section 2.4 Liquidity and capital resources (p 87-93) URD ^[1] > chapter 5 Risk factors and risk management > section 5.5 Liquidity risk (p 280)

[1] Universal Registration Document 2021

[2] Appendices to the presentation to analysts and investors 2021

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