



Our Gender Pay Gap Report 2018

At AXA we're absolutely committed to becoming a truly inclusive place to work, where everyone can reach their true potential. We believe that not only is this the right thing to do, but it is vital for the success of our business.

Our Gender Pay Gap

AXA Assistance UK's gender pay gap is 3.47% (median) and 9.72% (mean) based on an hourly rate of pay as at 5 April 2018.

Our median pay gap is significantly below the national average of 18.4%, which reflects our continued focus on ensuring our workplace is inclusive and diverse. We are committed to ensuring that we continue to reduce this gap.

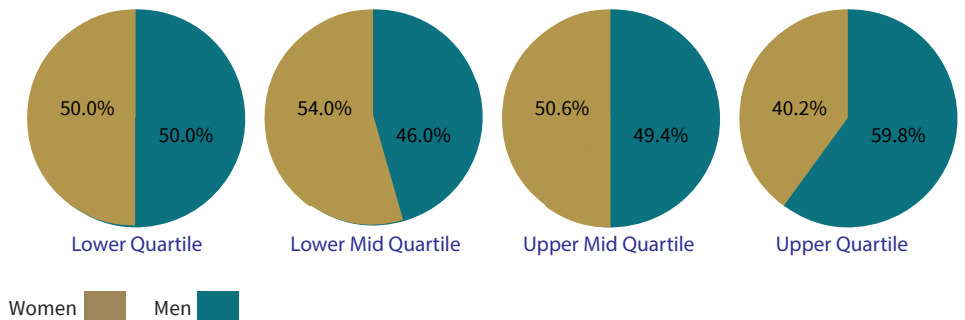
Gender Pay and Bonus Gaps

Difference between men and women across AXA Assistance UK.

Our Pay Gap	Median	Mean
Pay	3.47%	9.72%
Bonus	2.58%	31.09%

Our Pay Quartiles*

These charts show the gender split in AXA based on the lowest to highest paid populations, based on the same hourly rate of pay calculation (salary + bonus + allowances) / by hours worked).



*Each pay quartile contains 87 employees.

Proportion of men and women who received a bonus in the 12 months to 5 April 2018

91.57% Male

92.31% Female

At AXA we continue to be completely committed to becoming a truly inclusive place to work, where everyone can reach their true potential. We know our people are key to the continued success of our business. We are working together to make sure our culture is one where the diversity of our employees is valued and people are recognised for their contribution and developed to achieve their potential.

Bob Ewers
CEO AXA Partners UK & Ireland



What is driving our Gender Pay Gap?

It's not unequal pay that's driving our gap because we review all employees pay annually and regularly review our pay policies to ensure we offer equal pay for equal work, regardless of difference, gender or otherwise.

AXA Assistance UK's gender pay gap is driven by:

- more women than men working in lower-salaried roles; and
- more men than women in higher-salaried senior roles;
- more men in our commercial team drives the difference in bonus levels.

The pay quartile analysis shows clearly that there are fewer women (40.2%) than men (59.8%) in the highest paid group. This continues to be the leading cause of AXA Assistance UK's gender pay gap

What are we doing to reduce our gender pay gap?

We are working to ensure gender equality in AXA Assistance UK and continue to focus on our policies and procedures across the full employee life cycle to ensure that they remain non-biased.

We are working to ensure our recruitment practices are fully inclusive and are proactive regarding the management of talent and high potential Individuals, with a new management development program launching in 2019. This program focuses on managers at the front line of our business and equipping them with the skills and capabilities to become our future leaders.

AXA UK entities

AXA is a complex global business and we report just those figures that are part of AXA Assistance UK.

There are other UK based AXA companies such as AXA UK plc, AXA Services Ltd and AXA PPP Healthcare Group Ltd which have reported on their own websites.

Declaration

We confirm that our data has been calculated according to the requirements of The Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.

Bob Ewers
CEO
AXA Partners
UK & Ireland

Michael Savage-Roberts
Finance Director
AXA Partners
UK & Ireland

Frances Marlow
HR Director
AXA Partners
UK & Ireland



AXA Assistance (UK) Limited registered office,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, RH1 1PR.
Registered in the England and Wales no: 02638890.