

AXA Launches “HealthPro” and “HealthPro Multiple Benefit” Offering Comprehensive Protection against Major Illness in Hong Kong with the Unparalleled Benefit of up to 5 Claims

Redefining Standards for Major Illness Protection

[Hong Kong – 9 March 2010] – AXA China Region Insurance Company Limited (“AXA”) today launched **HealthPro Major Illness Insurance Plan (“HealthPro”)** and **HealthPro Major Illness Multiple Benefit (“HealthPro Multiple Benefit”)**. The plan and the supplementary benefit together offer comprehensive coverage for customers against major and minor illnesses, with the unparalleled protection of up to five claims against major illnesses.

In the face of the increasing incidence of major illnesses and its higher relapse rates, AXA launches **HealthPro** with the most comprehensive coverage of illnesses in the market, including 51 major illnesses and 14 minor illnesses with protection up to age 100¹. In addition to the basic plan, **HealthPro Multiple Benefit** together offer more superior protection to customers with five claims against major illnesses, including three against cancer.²

Ms. Andrea Wong, Chief Marketing Officer of AXA Hong Kong, said, “Ordinary major illness insurance plans provide only one claim against major illnesses. At AXA, we understand that this may not be sufficient to meet our customers’ needs. That is why we are redefining standards in critical illness protection by providing our customers with up to five claims against major illnesses, the highest in the market. Our aim is to provide more comprehensive financial protection to customers and ensure they are protected in the unfortunate event of suffering more than one major illness.”

Apart from providing wide-ranging protection for adults, **HealthPro** also caters for the need of parents by extending protection for their children as early as 14 days old, including the protection against five minor childhood illnesses.

Furthermore, the **HealthPro Multiple Benefit** offers another noteworthy feature — future premium waiver. In the event that the first major illness claim under **HealthPro** has been paid, all future premiums of **HealthPro Multiple Benefit** would be waived from the next premium due date, while the insured would remain protected.

To best suit the personal financial plans of different customers, **HealthPro** provides three payment period options, ie 10, 15 and 20 years for their selection. Other distinctive features include unemployment benefit, guaranteed cash value³ and non-guaranteed special bonus⁴.

Press Release

Andrea emphasised, “With the advanced development of medical treatment in recent years, most of the major and minor illnesses suffered by adults and children can now be cured or controlled. However, the respective medical expenses have been increasing continuously, in which the cost of treatment and daily expenses during the recovery period may become a financial burden to many families. With **HealthPro** and **HealthPro Multiple Benefit**, we strongly believe that we can support our customers to receive appropriate treatment, and relieve their financial burden at the same time”.

From now till 26 May 2010, customers who successfully apply for the **HealthPro** and **HealthPro Multiple Benefit** may receive double offers⁵.

Donation to Make-A-Wish[®] Hong Kong

AXA always puts our hearts in action and support the people in need in the community. During the promotion period, AXA will donate HK\$100 to Make-A-Wish[®] Hong Kong per **HealthPro Major Illness Insurance** policy sold. Proceeds will go to supporting children with life-threatening illnesses by making their wishes come true. Customers can contribute to this meaningful program while providing for the protection of theirs and their family's health.

¹ The policy will automatically terminate on the policy anniversary on or immediately following the insured's 100th birthday. A maturity benefit equivalent to the cash value as of that day plus any special bonus (less any amount claimed under the Minor Illness Benefit) will be payable to the owner provided that no Major Illness Benefit or Death Benefit has been paid or becomes payable under HealthPro.

² HealthPro Multiple Benefit provides coverage for policyholders against 49 major illnesses up to age 85.

³ Any amount claimed under the Minor Illness Benefit will be deducted from the amount of cash value payable upon surrender or maturity of HealthPro. The cash value will become zero when the sum insured is reduced to zero.

⁴ Special bonus is not guaranteed and may be reviewed and changed from time to time by our Company at its absolute discretion. It is determined based on a variety of factors including but not limited to claims experience as well as policy persistency and investment returns.

⁵ Customers who successfully apply for the basic plan and supplementary benefit will be entitled to have double offers with terms and conditions applied. Please refer to the product leaflet for more details of terms and conditions.

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About AXA

AXA China Region is a part of AXA Asia Pacific Holdings, a member of the global AXA Group, a worldwide leading organisation in financial protection and wealth management. AXA has a history dating back to the early 19th century and commenced business in Hong Kong in 1986. For the year of 2009, AXA's revenues were HK\$1,010.2 billion* and, as of 31 December 2009, its assets under management were HK\$11,366.1 billion*.

* Calculated based on exchange rate of 1 Euro = HK\$11.2092

About Make-A-Wish[®] Hong Kong

Make-A-Wish[®] Hong Kong was founded in 1989; in 1998 it registered as a non-profit charity organisation in Hong Kong and became a member of the Make-A-Wish Foundation[®] International, which has its headquarters in the USA. Make-A-Wish[®] Hong Kong was set up to grant one special wish to children in Hong Kong and Macau[^] who are suffering from a serious or life threatening illness. By doing so, we hope to bring them joy and hope, and create wonderful memories for them and their parents.

[^] for those who are receiving medical treatments in Hong Kong and Macau.

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