



Global Healthcare

**Together
we can go
further**



Healthcare is ever more complex, expensive and personalised



emergence of hyperspecialised medical centres of excellence, amid struggling public health funding systems

On average, we are getting richer (and older) year after year



growth of consumer class with rising expectations of medicine and higher prevalence of lifestyle diseases

Everything & everyone is more and more globally interconnected



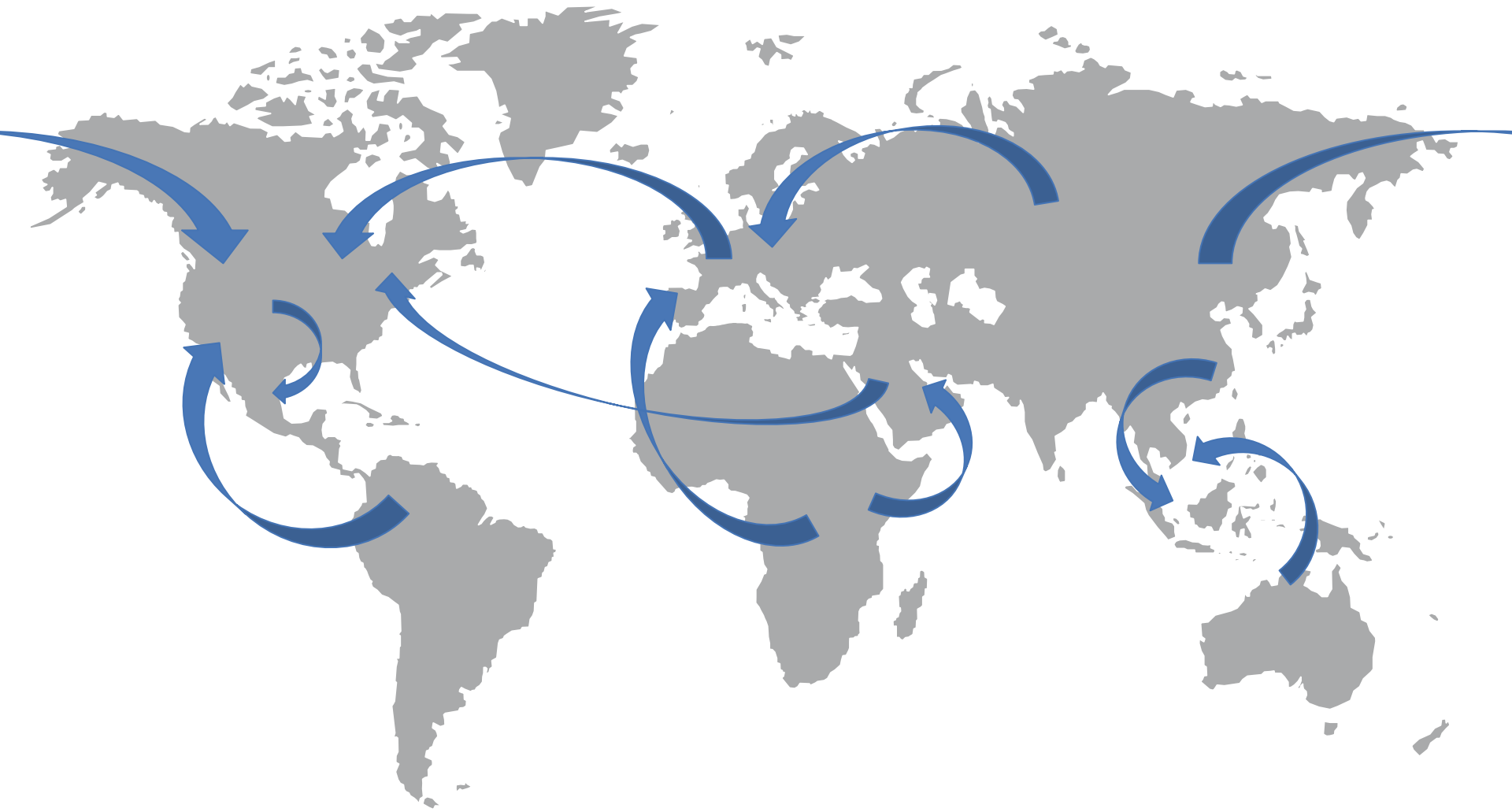
international mindset for hospitals, doctors, workers, students, patients is new normal

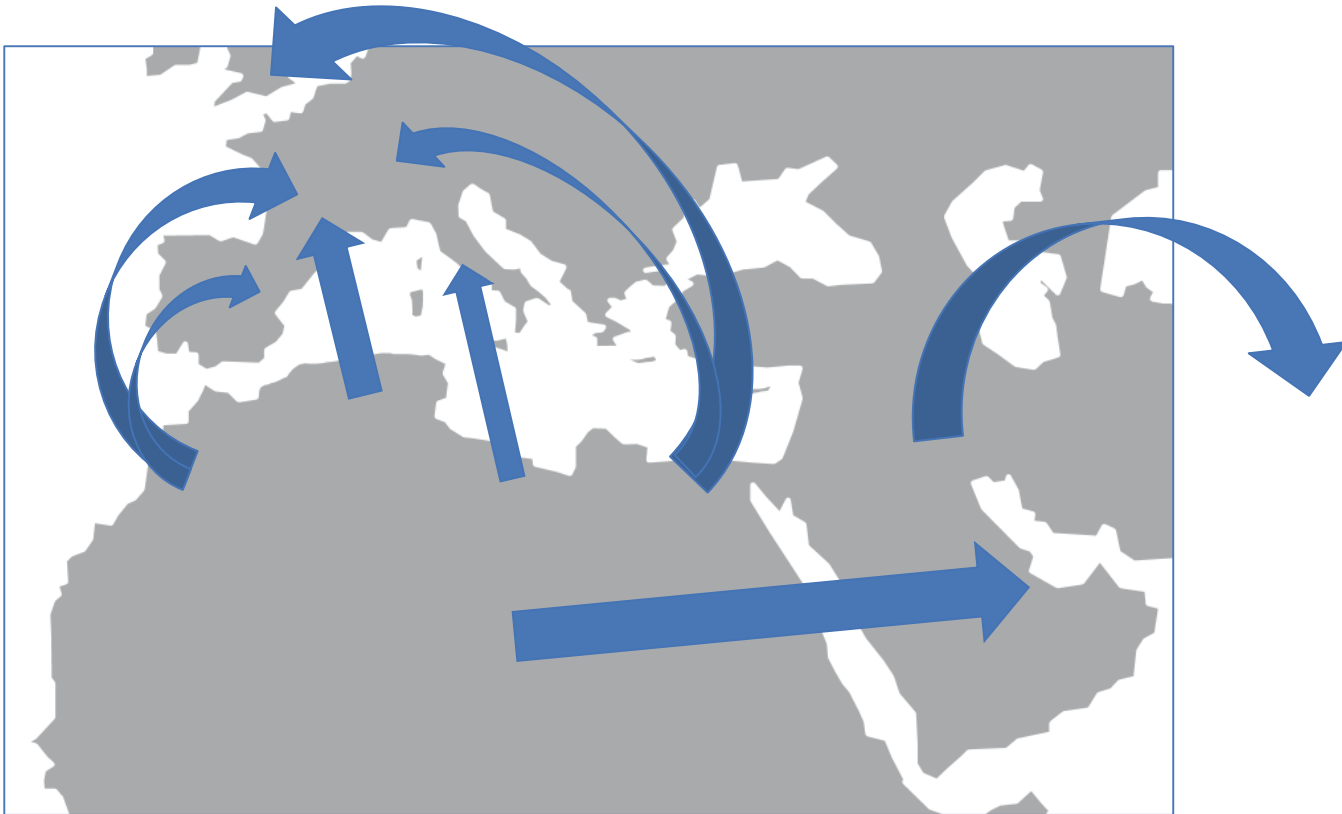
More expatriate workers, and not just from US/EU, who localize quicker

More affluent consumers in developing markets seeking the best treatment in their region

More under-insured from mature markets seeking value for money

More international students & leisure travellers







Aldi was on safari in South Africa when he suffered a severe cranial trauma after a driving accident. Now stabilised, he needs urgent repatriation by air ambulance back home to his family in Indonesia

Travel insurance



Grace has undergone cataract surgery in Thailand, which she did because the waiting list in her Australian State was too long. She is now developing a post-operative infection and needs surgical attention

**Medical travel
Complications insurance**



George has done several international assignments in his career, and has now chosen to work for a local bank in Taiwan. He wants to be able to access hospitals in Singapore, Shanghai or Hong Kong, at least for serious conditions, as his local health benefits are limited

**Major illness
cross-border insurance**



Ana Clara, from Brazil, has just been accepted to UCLA and needs a health insurance policy compliant in the US as part of her university's application requirement

**International
student health insurance**



Verónica is a successful Mexican entrepreneur. She would like to do her annual check-up in the US, and would like to cover her family should they need treatment that is not available locally

**Comprehensive
health insurance
with cross-border coverage**



William moved with his family from England to Hong Kong when his accounting firm posted him there for three years. He needs a knee surgery and would like to be treated by his previous doctor in a London hospital

**International
health insurance for
expatriate workers**

Trip

Trip + Surgery

Home + CI
abroad

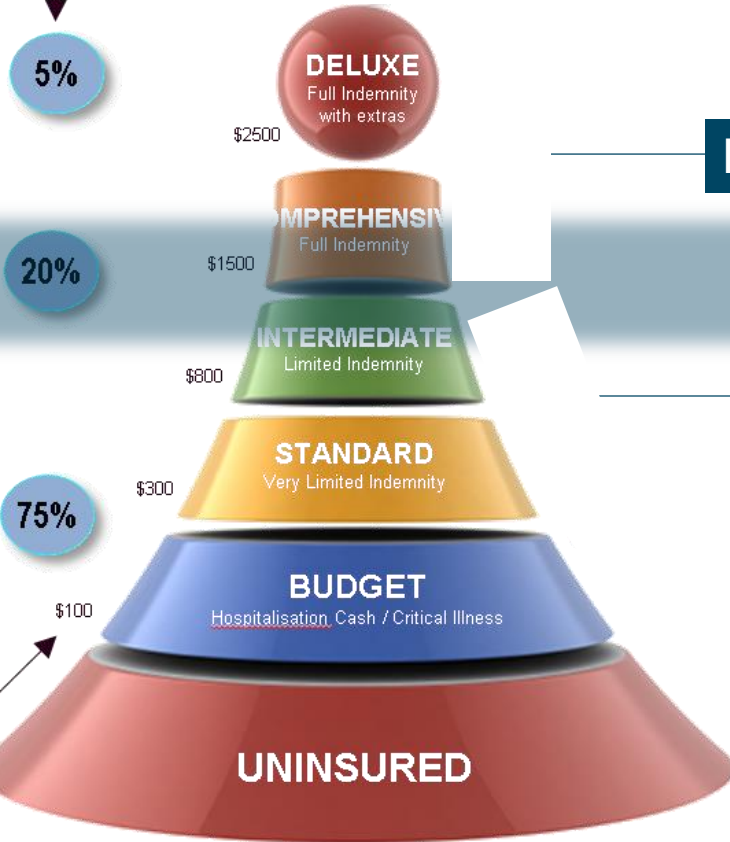
Home + Study
abroad

Regional

Global

Scope of coverage

Breakdown of health insurance premiums (AXA estimate)



Globalisation



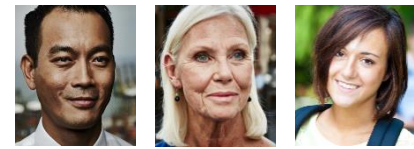
Localisation



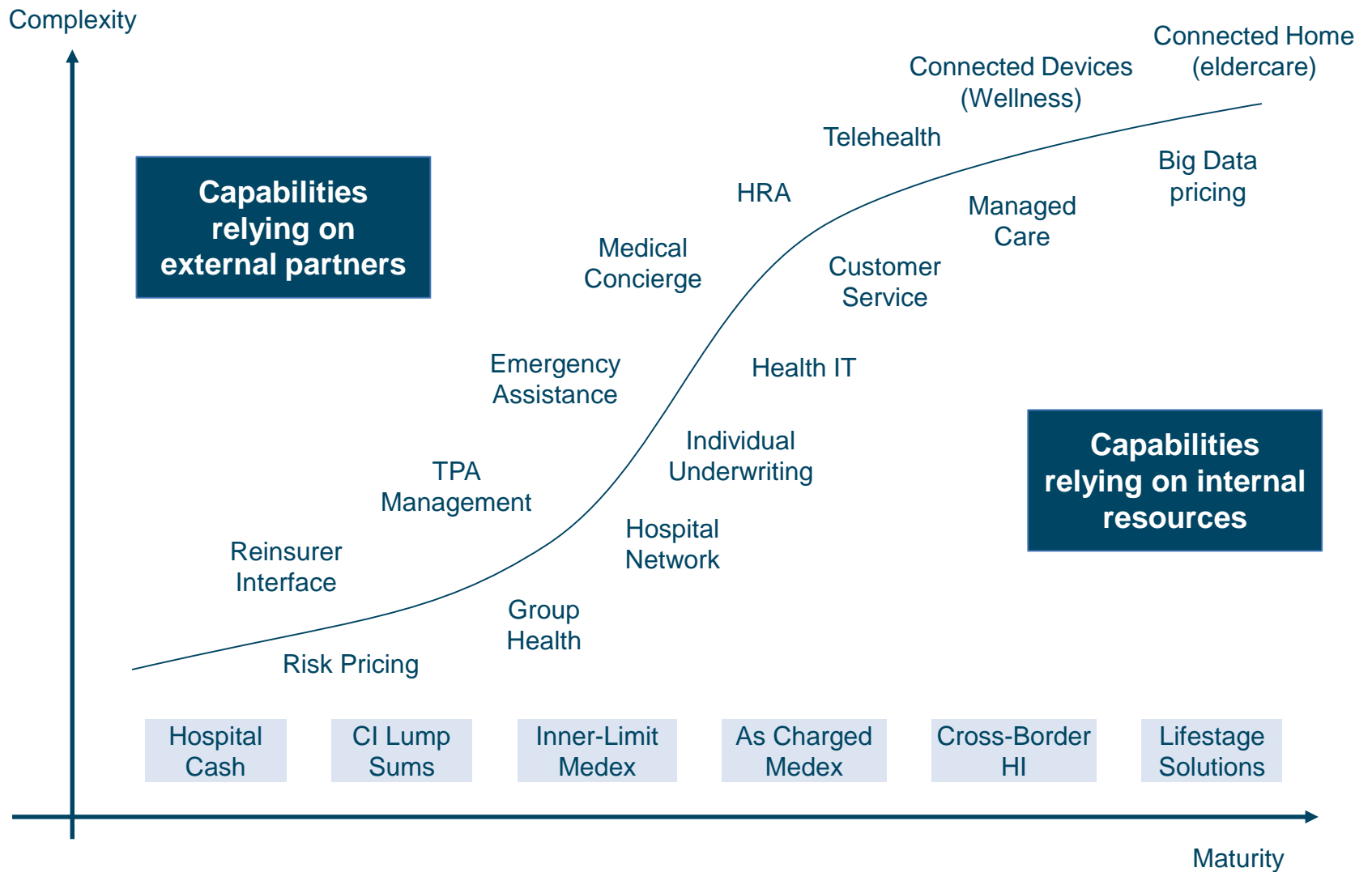
Wealth acquisition

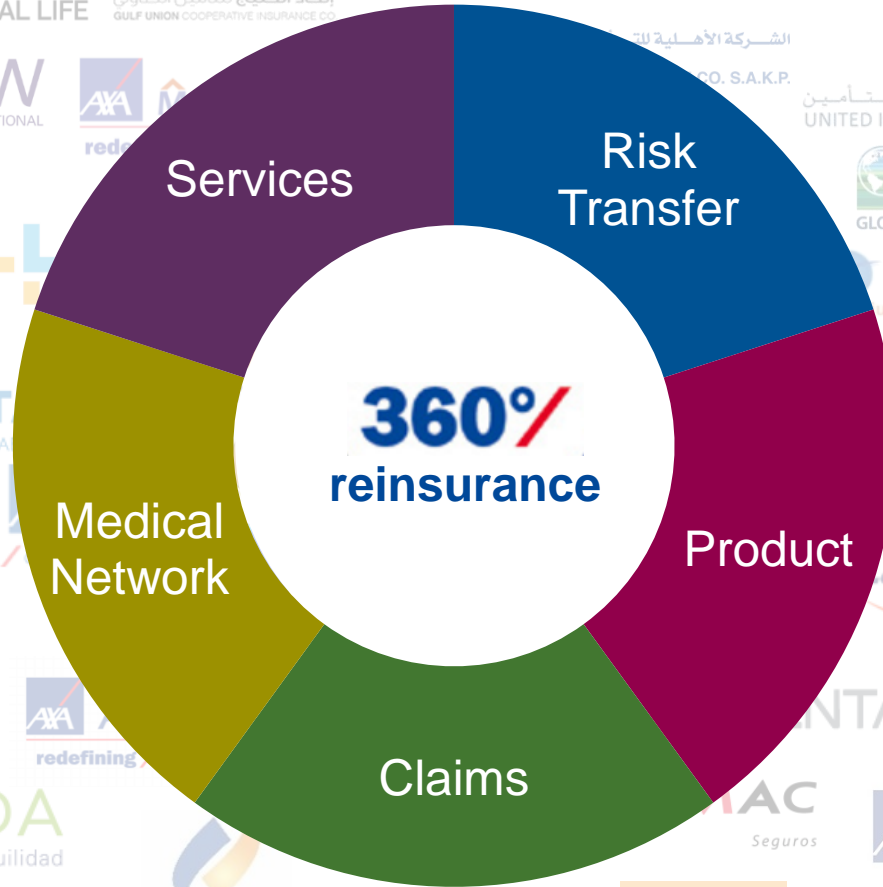


Consumerisation



Average annual premium (USD, 40 years old single male)







Global Healthcare

A woman with long dark hair in a ponytail is running on a paved waterfront promenade. She is wearing a pink tank top, black leggings with yellow accents, and pink sneakers. The background features a large body of water, a dense city skyline with many skyscrapers, and a cloudy sky. A large red diagonal graphic element is overlaid on the scene, partially obscuring the woman and the text.

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