

Insurance redefined

Corporate Presentation 2022



Insurance redefined

Overview

Our financial strength and excellent reputation

Creating value for our customers

How we are leading the way forward





OVERVIEW

Interamerican at a glance



- Interamerican was established in 1969
- We are active in both insurance and related services sectors
- We operate in Greece and Cyprus

Well known insurance brands associated with the Interamerican Group:





Aggregator brand:

insurancemarket

99%

Prompted awareness

1.1m

Individual and business customers

1,771

Tied Agents and Brokerages



€396m

Gross Written Premiums



€227m

Claims paid



750k

Cases of Mobility & Health Services

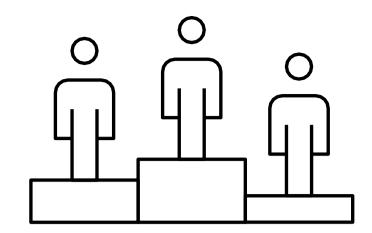
Data 2021



We are strategically positioned in the insurance market

- Interamerican Group has a total insurance market share of 8.9%
- We rank in the top insurance companies out of 51
- Our Interamerican and Anytime brands are complementary giving the group a strategic position in the insurance market

INTERAMERICAN anytime Range of Extensive range of solutions Popular insurance lines needed catering for needs of middleby individuals such as Motor, services upper individuals market & Travel, Home & Contents etc. businesses Key Advice & Guidance Digital & convenient **Difference Associated** Market leadership, Financial Innovative, Economic and strength and Quality of Services attributes **Quality of Services** Price Value for money position



Interamerican Group Market Shares and Positions

| 1 st | Non Life Market Share:16.8% |
|------|---|
| 1 st | Direct Insurance Market Share: approx. 50% |
| 1 st | Assistance Market Share: 21.6% |
| 2nd | Motor Insurance Market Share: 14.1% |
| 4th | Health Insurance Market Share: 12.7% |

Data 2021



The 6 traits that make up Interamerican's DNA

Interamerican integrates human and business traits in a unique way which makes the company stand out in the market

Our Human Traits People first philosophy Phygital distribution model **Extensive collaborations** Leadership positions in insurance advisors Our people first philosophy is reflected We have a collaborative approach to in our mission, dedication to customers, through tied agency and in digital through growth through business partnerships and services networks workplace and commitment to society Anytime **Solutions beyond insurance Financial strength Innovation leadership** Our financial strength is reflected in our Our unique services infrastructure allows us We have a decades long track record in responsible investment approach, high to offer value propositions that go far beyond innovation, leveraging digital and new solvency and good financial performance insurance to meet customer needs technologies and better ways of doing things **Our Business Traits**



Interamerican is a part of the Achmea Group

- Since 2001, Interamerican belongs to the Achmea Group of companies
- Achmea is an international insurance group with more than 200 years of history
- · Rabobank, a key shareholder of Achmea, is one of the securest banks in the world
- Achmea has a leading position in the Netherlands and it is active in 6 other countries
- The Group's head office is located in Zeist, Utrecht, the Netherlands

€20.1bn

Gross Written Premiums



7 countries

Netherlands, Greece, Slovakia, Canada, Turkey, Australia & Cyprus

€10.6bn

Owner's Equity



1st

In the Netherlands and 1st in Health Insurance in Europe

214%

Solvency Ratio



A+

Standard and Poor's Rating

Achmea reports premium 5 times higher than the total premium in the Greek Insurance Market







Interamerican is financially robust

People perceive Interamerican as one of the top 3 financially strongest insurance brands

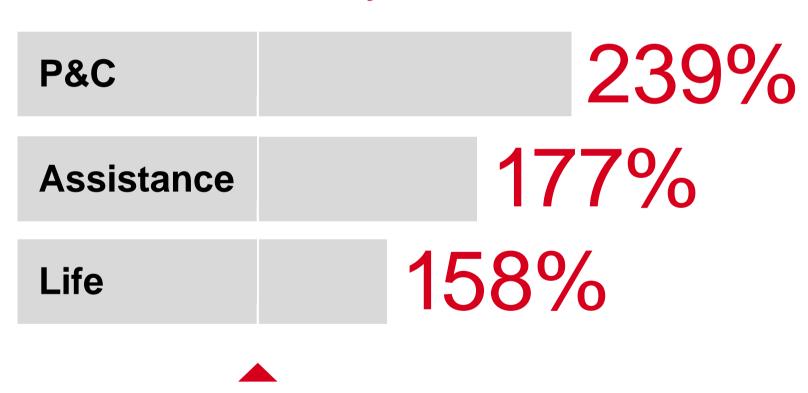
- Fully aligned with Solvency II Directive
- Sound and robust balance sheet
- Conservative investment policy
- ► €820m
 Investment Portfolio
- 96%
 of investments in
 Fixed Income assets
- 12.5%
 Return on equity

- ► €28.6m Operational Results
- 75%of Fixed Income in A, AA& AAA rated counterparties
- 3.7%5yr Gross Written Premium CAGR

Interamerican Solvency Ratios

Legal requirement

100%



Data 2021



Interamerican management team Executive Committee

Our management team combines both local and international business experience



Ioannis Kantoros CEO Interamerican Group



Vincent Teekens
COO Interamerican
Group



Marinus Johannes
Scholten
CFO Interamerican Group



George Veliotes
Life & Health
General Manager,
Interamerican Group



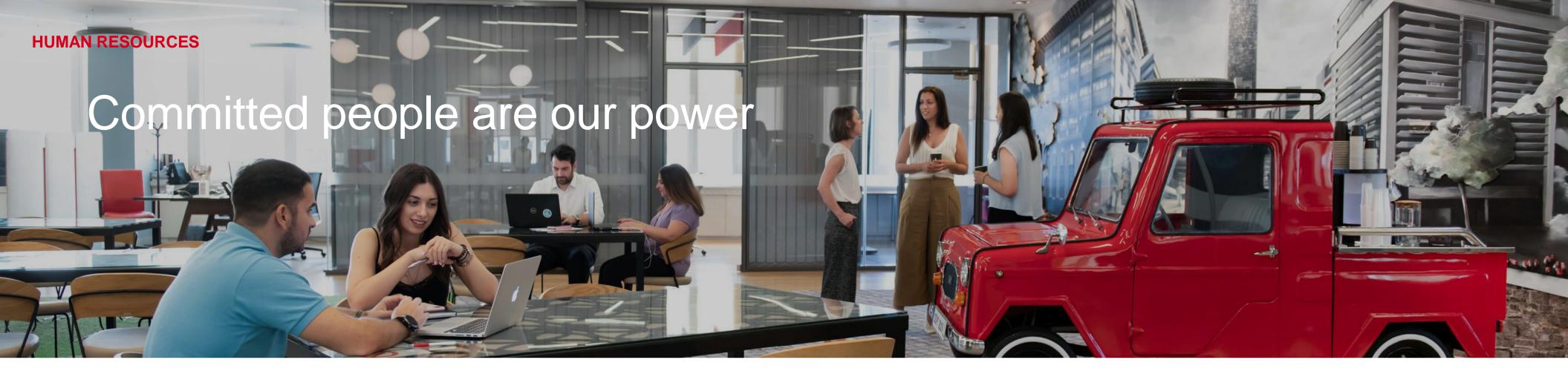
Anastasios Iliakopoulos Sales General Manager Interamerican Group



Andreas Fiamegos
Head of Legal Dpt
Interamerican Group



Drossia Kardasi Head of HR Interamerican Group



- Interamerican employs 1,161 people the majority of which is highly skilled
- We have a broad range of occupations (insurance staff, medical staff, technical staff etc)
- We employ many people in jobs of the future (data analytics, ux design etc)
- We are an equal opportunity employer
- 36% of our employees are in Services positions

92%

Workforce with degree or post-secondary qualifications

33%

Workforce under 40 years old

30%

Workforce with Masters or Ph.D.

43%

Females in Managerial positions

7.5

Employee Engagement index

26

Employee NPS



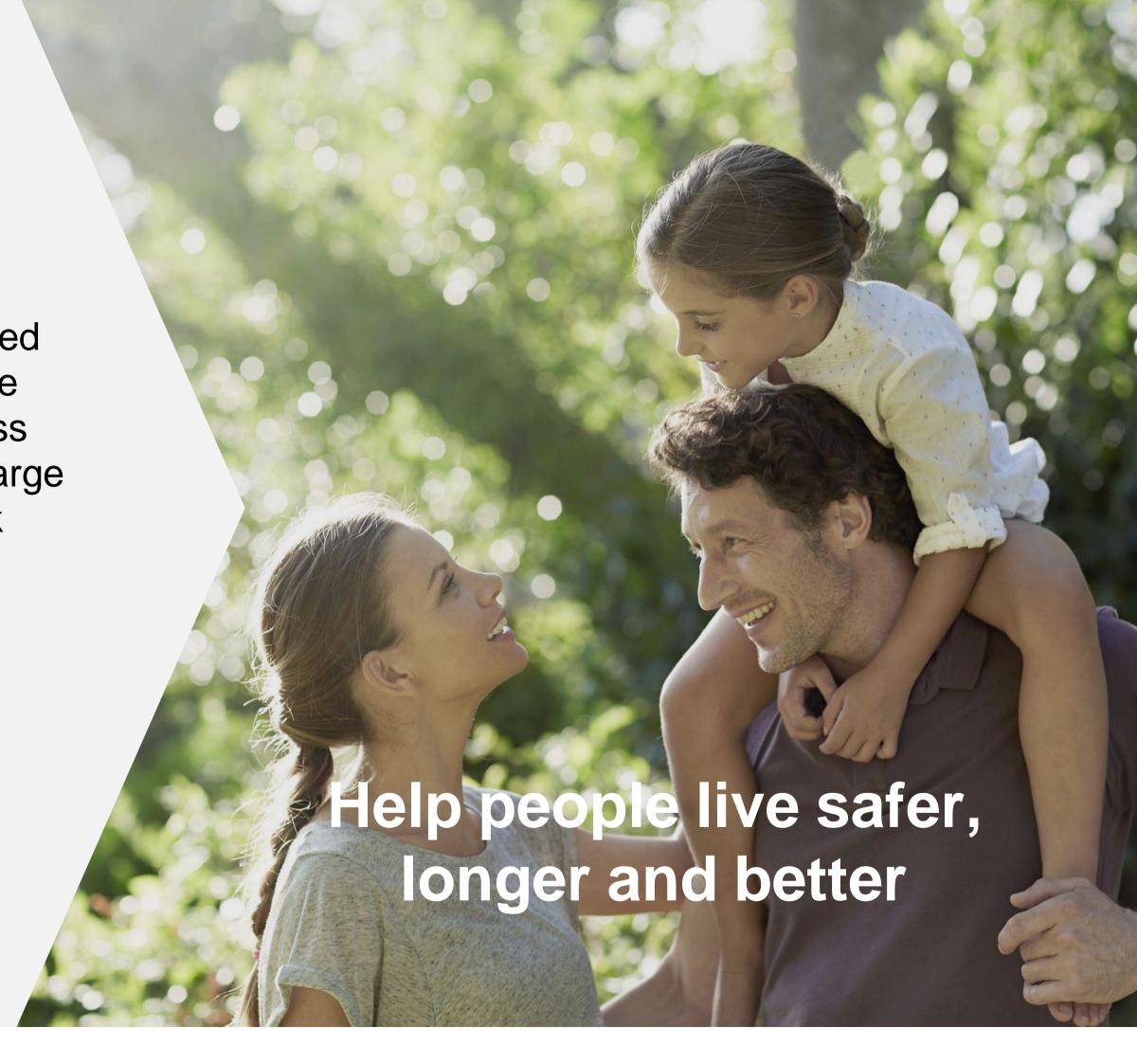


Our mission... is our source of inspiration

For more than 50 years, Interamerican has led the market, pioneering the way forward in the insurance industry. We have helped countless individuals, families, small businesses and large corporations manage risks and bounce back from adverse events.

Today, we have become an institution synonymous with caring, trust and progress.

Our success comes from our deep commitment to a truly inspirational mission. A mission above all others...



Ways we help people live well and protect their assets

 We offer a broad range of value propositions from health to financial services and from mobility solutions to asset protection for individuals and businesses Our value propositions move beyond insurance to related services while in our health and mobility ecosystems especially we offer an even greater range of services

| | Ensuring health and wellbeing | Health Insurance | Emergency Health Assistance | Medical and Hospital Services | Extended Health Services |
|----------|------------------------------------|-----------------------------|--------------------------------|----------------------------------|-------------------------------|
| | Helping people stay mobile | Car Insurance | Road Assistance | Automotive Repairs | Extended Mobility Services |
| | Protecting people's key assets | Home & Property Insurance | Business Insurances | Risk Management | |
| € | Securing people's financial future | Life & Income Insurances | Retirement & Personal Savings | Investment Services | |



Our value propositions map

Individuals and families

Health Services

- Hospital insurance
- Primary care insurance
- Emergency Health Assistance
- Primary Care Health Centers
- Health Clinic

Life & Savings

- Life Insurance
- Income Protection
- Retirement Savings
- Investment plans

Mobility Services

- Car Insurance
- Motorbike Insurance
- Road Assistance
- Travel Insurance
- Car repair services

General Insurance

- Home Insurance
- Yacht Insurance
- Personal Liability
- Art Insurance





Our value propositions map

Businesses & organizations

Insuring employees

- Group Health Insurance
- Group Health Assistance
- Group Life & Income Protection
- Group Retirement Plans
- Ship Crew Insurance

Financial Risks

- Surety Bonds
- Financial Loss Cover
- Business Interruption Cover
- Event Cancellation Cover

Business & Property

- **Business Insurance**
- Construction Insurance
- Property Insurance
- Equipment & Machinery Cover

Liability Insurance

- General Liability Insurance
- Professional Liability
- Employer Liability
- Product Liability
- Environmental Liability
- Director's & Officers Liability
- Legal Protection

Vehicle & Cargo

- Car Fleet Insurance
- Fleet Road Assistance
- Truck Insurance
- Cargo Insurance
- Marine Insurance

Industry Solutions

- Tourism Sector
- Renewable Energy Sector





We'll find a way to help our customers wherever they are

We've evacuated a sick client in the mountains of Tibet





Our Health Services System



Our Own Health Infrastructure

Health hotline "1010"

3 Medifirst health care centers

7 Medical helicopters & airplanes

Athinaiki Mediclinic

17 Ambulance fleet

MediON App

Collaborating Health Networks

1.500 physicians

258 diagnostic centers

32 private hospitals

All public hospitals

535 surgeons

Global assistance in 165 countries

Global Best Doctors network

Extended Services

Provided through selected partners

Prevention and well being

Nutrition services

Fitness services



Interamerican is always standing by

Our road assistance services operate 24/7 every day of the year to reach and help our customers, under any circumstances





Our Mobility Services System



Our Own Mobility Infrastructure

Road Assistance Line "1158"

222 Road Assistance vehicles

111 Road Assistance service points

Car Point repair center

11 Car Point franchises

DriveON app

Collaborating Mobility Networks

65 road assistance partners

109 Collaborating auto repair shops

335 car glass repair points

Extended Services

Provided through selected partners

Mechanical Service

Parking

Used cars sales

Mobility discounts





For people who simply want to research a little & learn

Websites with blogs and analytical info about our services (interamerican.gr, anytime.gr)

For those who prefer to seek professional advice & guidance

Exclusive agents
who specialize
in Interamerican products

Brokerage network covering all areas of Greece

25 Expert staff
in group insurance, corporate
risks and specialized solutions

For those who prefer the convenience of purchasing online or in a retail setting

- anytime.gr
 our unique online digital platform
 for direct insurance transactions
- Aggregators
 who sell our product online
 (Insurance Market, Cosmote, Pricefox)
- Big brand partnerships (Attica Bank, Kotsovolos, Shell, Attiki Odos, Sfakianakis)



Touching the lives of hundreds of thousands of people and businesses every year

- In the last 5 years Interamerican has paid 2 million insurance claim cases for a total of €1,15 billion
- We pay out more than €19 million in claims each month
- We provide more than 62,000 health and mobility services through our own infrastructures each month

Claims paid in 2021



Total claims paid



Life & Health Claims paid



P&C insurance claims paid

Services provided in 2021 through our infrastructure

35,000

Health Assistance cases 186k

Medical visits, tests & hospital services 528k

Motor Assistance requests and repairs

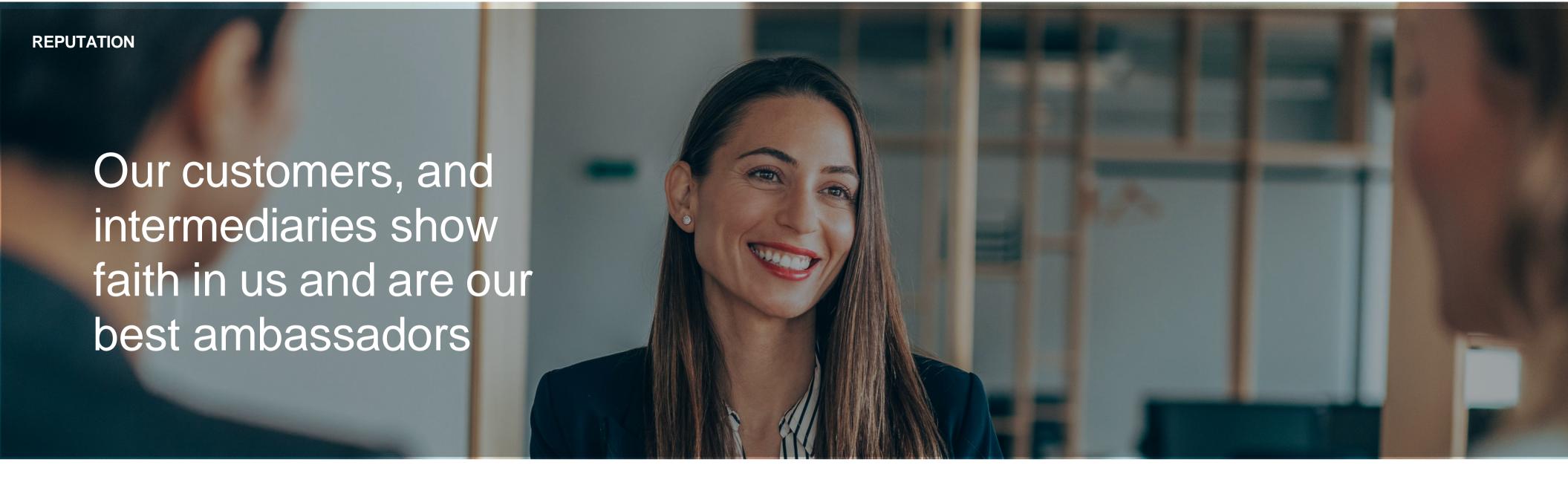


We've been there to help people recover from all major natural disasters in Greece

We've paid €28m claims on almost 10,000 cases just for natural disasters in the last 5 years including:

- Bush fires of East Attiki
 in 2018 and 2021
- Floods and natural phenomena in Greece 2019 and Crete in 2020
- Cyclone IANOS in 2020
- Hailstorms of Kavala in 2021





- Interamerican's customer NPS score is more than double the Global average score of 32*
- Our Tied Agents and Brokers satisfaction scores are higher than the U.S. average of 7.5**
- Our total Social Media Fanbase has now surpassed 500.000 fans and followers

| / 1 | Overall Customer NPS |
|------------|--------------------------------|
| 3.1/10 | Tied Agency Satisfaction Score |
| 7.9/10 | Brokers Satisfaction Score |
| 537k | Social Media Fanbase |
| | |

Data 2021



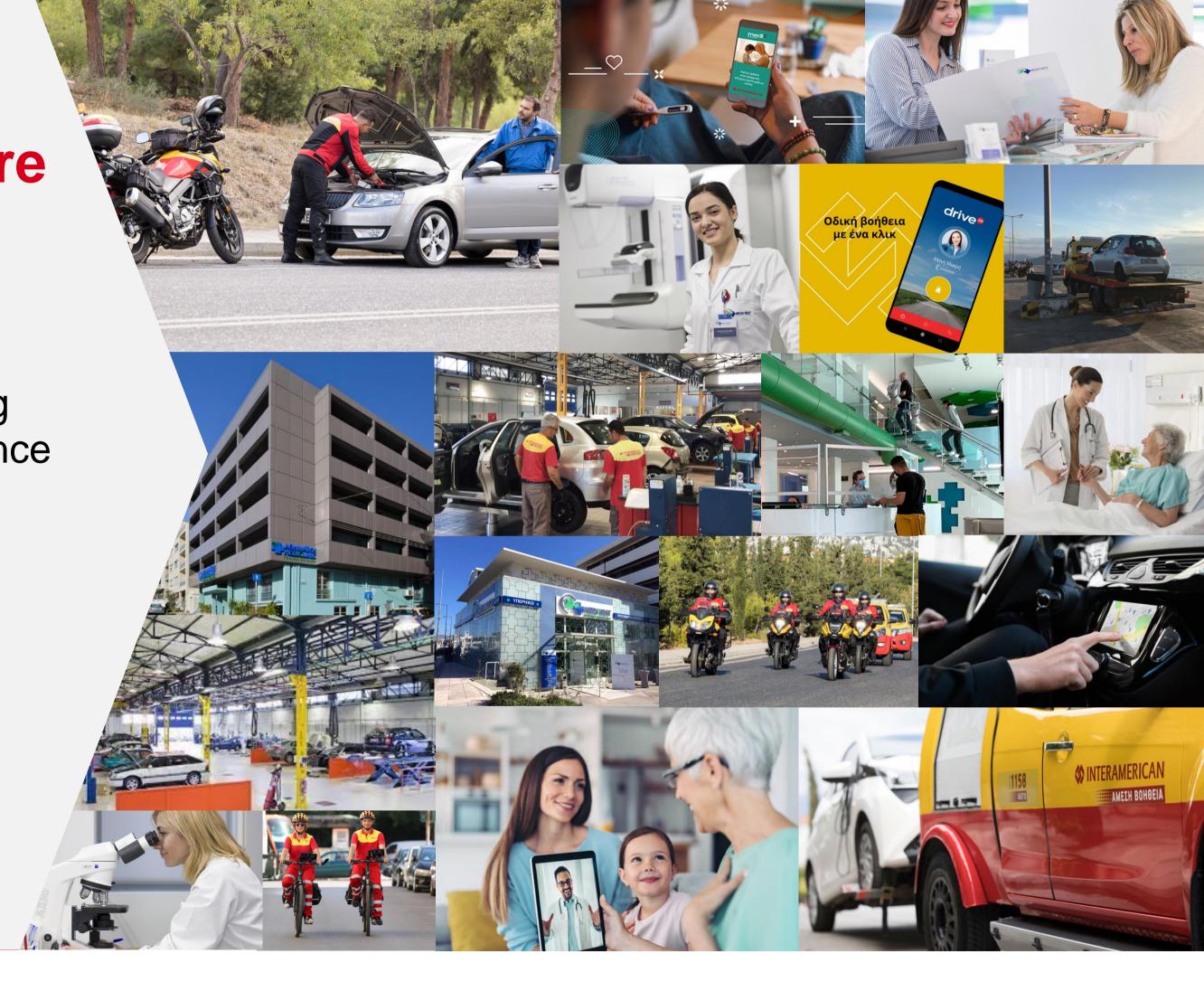
^{*} Survey Monkey research of 150,000 organizations globally

^{**} J.D. Power U.S. 2021 Independent Agent Satisfaction Study



Interamerican had ecosystems even before the term was used

We have been providing services beyond insurance for more than 30 years





Living up to a legacy of innovation

2022

Green Short Drive:

1st car insurance to offset CO2 emissions

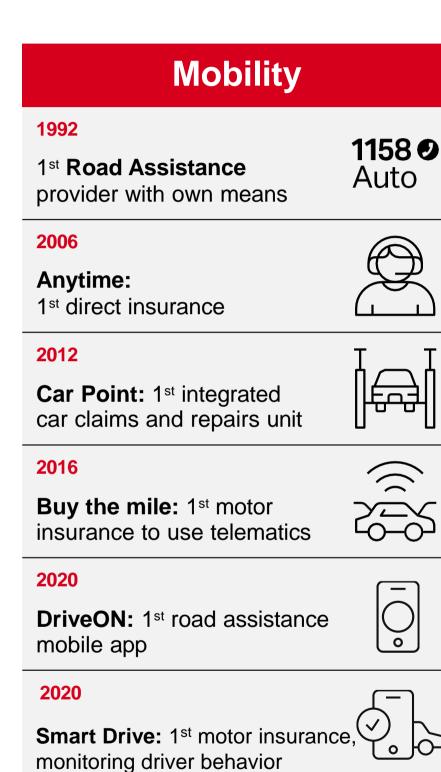
Health 1991 1010 9 1st Medical Assistance Υγεία service with own means 1998 1st insurer with own Private Clinic 1998 **Medisystem:** 1st private managed care system 2002 Medifirst: 1st 24/7 primary care group practice

Bewell: 1st health insurance

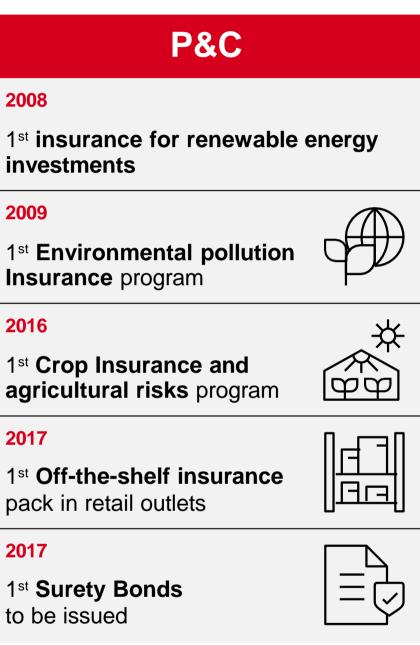
MediON: 1st symptom

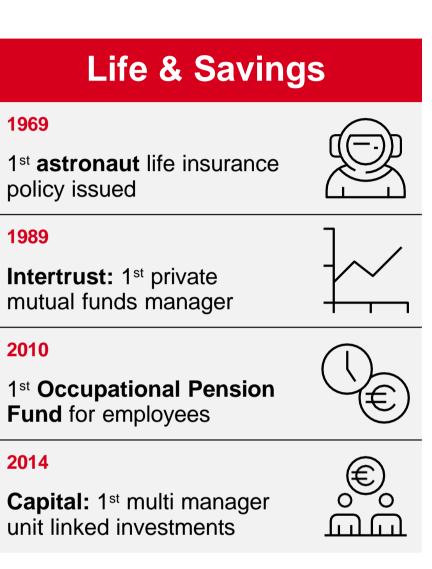
checker app using AI

program with customized cover



2008 2009 2016 2017 2017





1969

1989

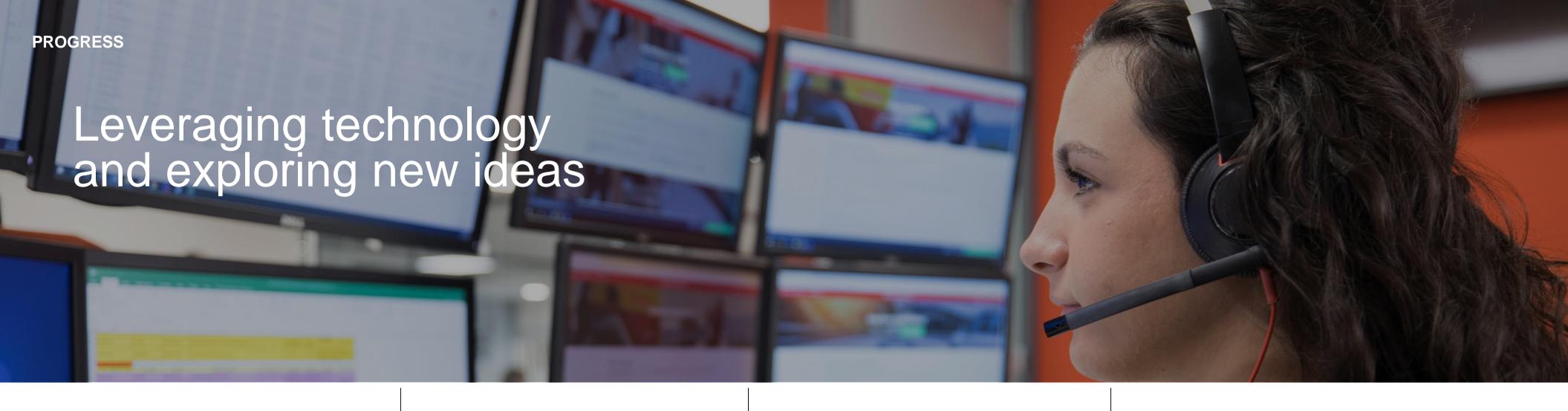
2010

2014



2018

2020



Embracing data and analytics

- Al and Machine Learning are being integrated into our systems
- We are leverage Big Data and ensure Data Privacy and Quality
- We are integrating Cloud Computing into our systems
- Our MIS systems are moving to real-time data visualization

Optimizing our customer's experience

- MY ACCOUNT web based customer service platform
- MOBILE APPS for new customer services
- E-PAYMENTS system for digital transactions with customers
- GPS & TELEMATICS based services
- ONLINE & DIGITAL distribution platforms

Enabling intermediary and partner networks

- ASKME web based platform with tools for agents and brokers
- SAM Sales Activity
 Management system for
 Intermediaries
- GENIUS: In-house tele-underwriting platform
- MOBILE MED: platform for our health network partners

Creating an Interamerican Innovation Hub

- We promote Interamerican's innovative character
- We network with key innovation ecosystem stakeholders
- We organize and participate in Meetups for talent acquisition
- We collect, evaluate and adopt Innovative digital solutions

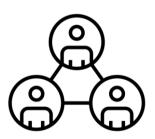


Transforming the way people and companies work

Our ambition is to be one of Greece's top employers

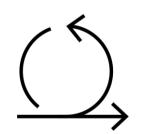
- We have created a truly customer focused organization adopting new ways of working to future proof the business and make working a great experience
- McKinsey uses our transformation as a case study

Organizational chart



From a seven level hierarchy to a three level flatter organization

Work practices



From a bureaucracy to agile and lean work methods

Business focus



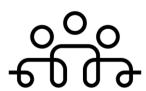
From a product focus to customer focus

Employment practices



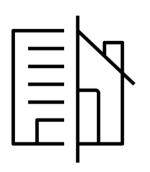
From disparities to equity and inclusion

Work environment



From traditional work environment to team based and motivating surroundings

Work options



From set work hours to flexible work schedule combining remote working and physical presence



Working to build a more sustainable world

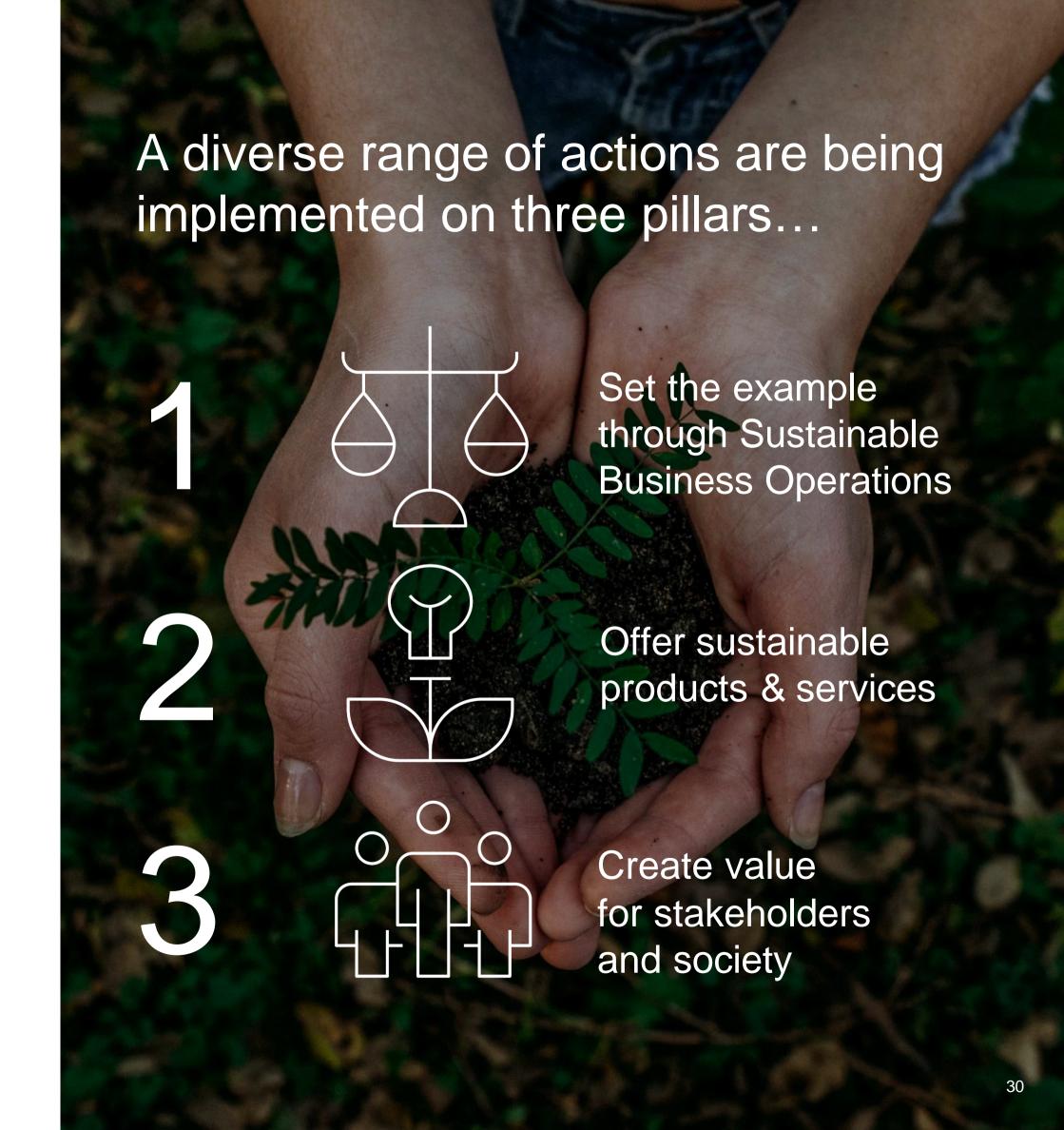


Our Materiality Analysis in 2022 has led to a new Sustainability Strategy



Our ESG ambitions:

- Environment: Become a climate-neutral company by 2050
- Social: Become the most responsible insurance company in Greece by 2030 (according to ESG ratings)
- Governance: Achieve zero governance related misconducts by implementing the highest governance standards



We are redefining insurance to make our mission come true, contributing to a sustainable world



Thank you

