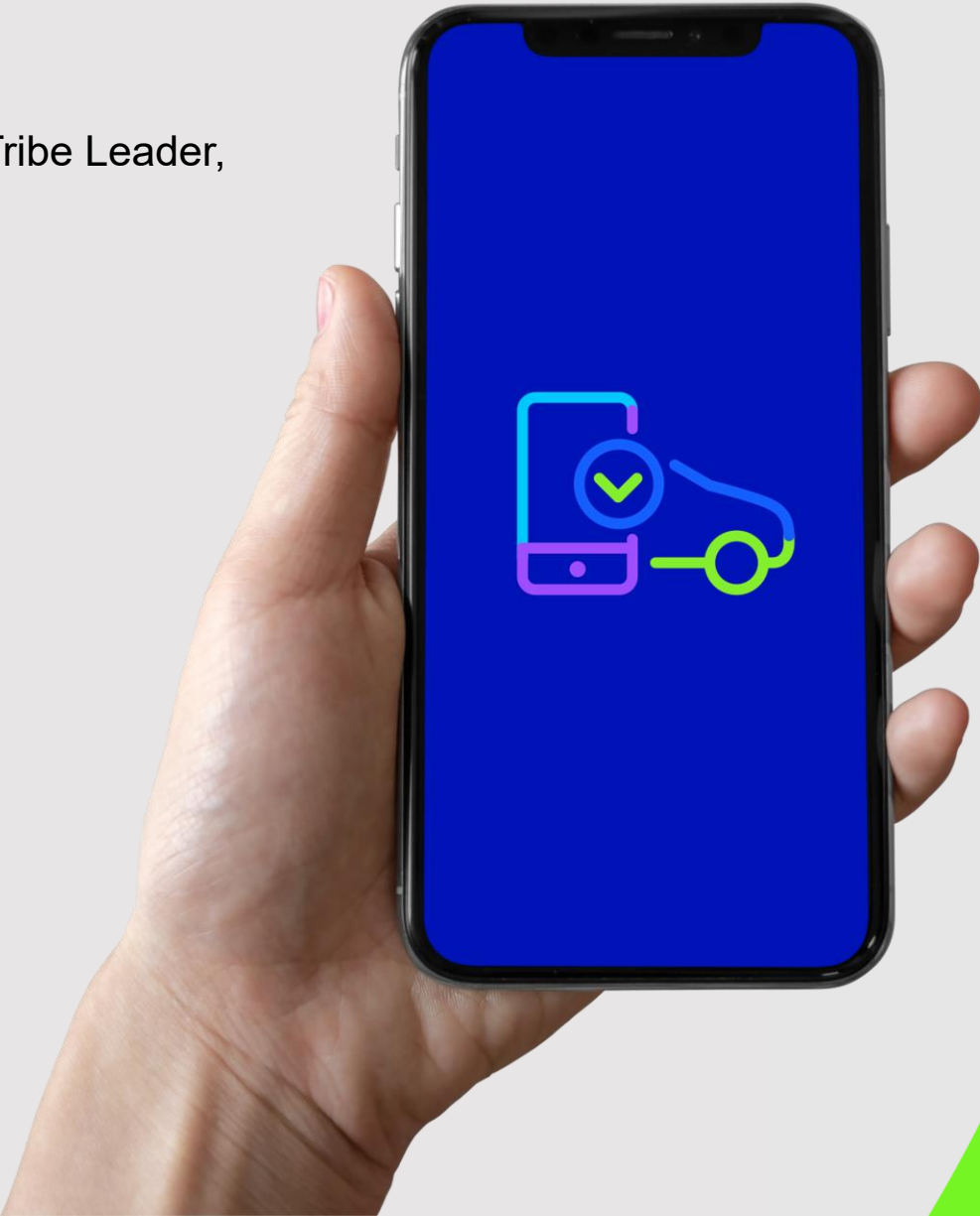


# Anytime customer first: advancing safety in new ways

Panos Kouvalis,  
Mobility & Convenience Tribe Leader,  
INTERAMERICAN



# Our brand

1<sup>st</sup>

DIRECT INSURANCE  
BRAND IN GREECE

2

COUNTRIES



485.000

POLICIES  
IN GREECE

32.000

POLICIES  
IN CYPRUS

95%

PROMPTED  
AWARENESS

44%

BRAND  
CONSIDERATION

3<sup>rd</sup>

BRAND IN TERMS  
OF FAMILIARITY

94%

CUSTOMER  
SATISFACTION

75

NPS

5 TOP

BUSINESS  
PARTNERS



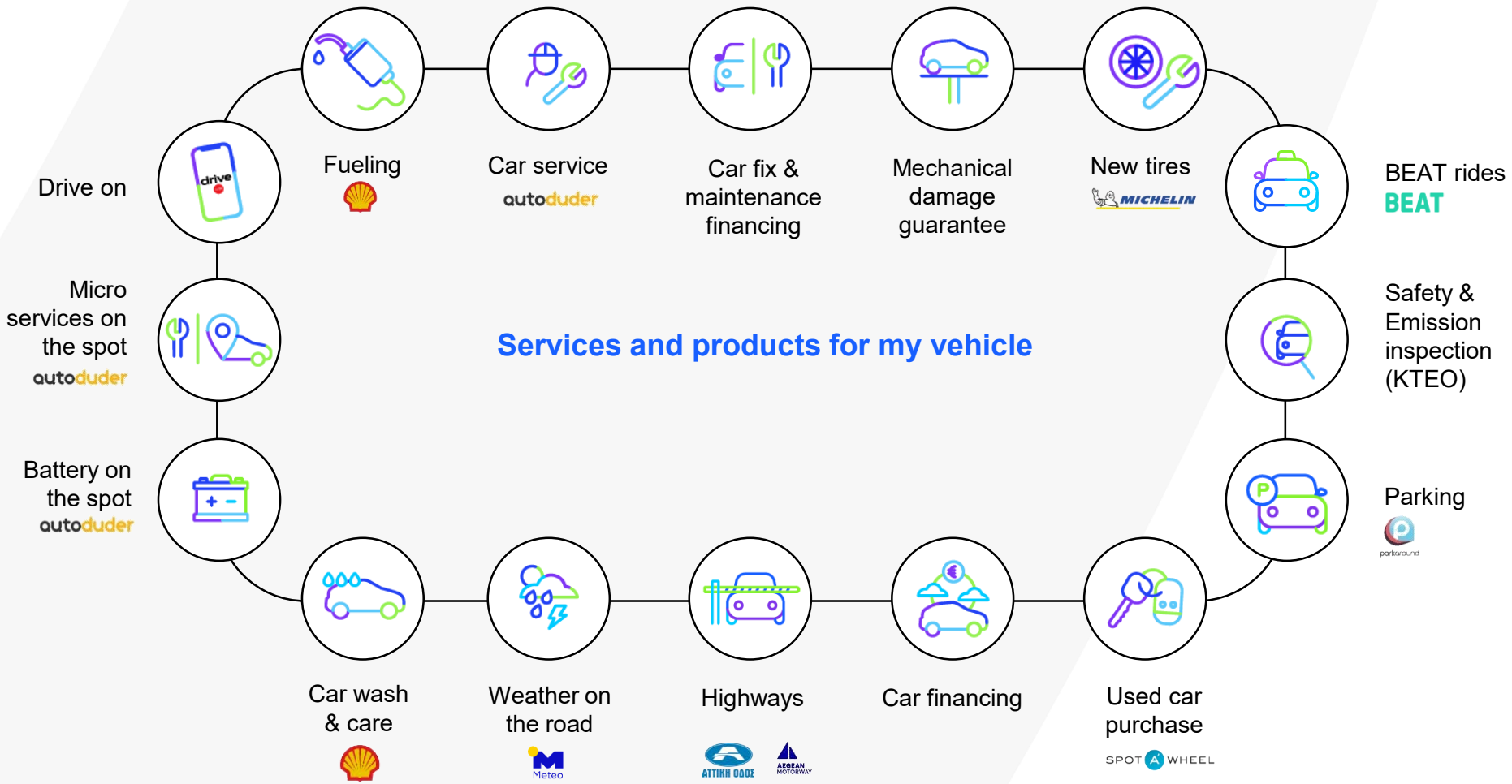
500.000

FOLLOWERS ON  
SOCIAL MEDIA

1.500.000

UNIQUE WEBSITE  
VISITORS IN 2020

# Offering more, by actively supporting our customers beyond their insurance needs



Move beyond insurance – customer centric experiences

Collaboration, primarily, with likeminded startups

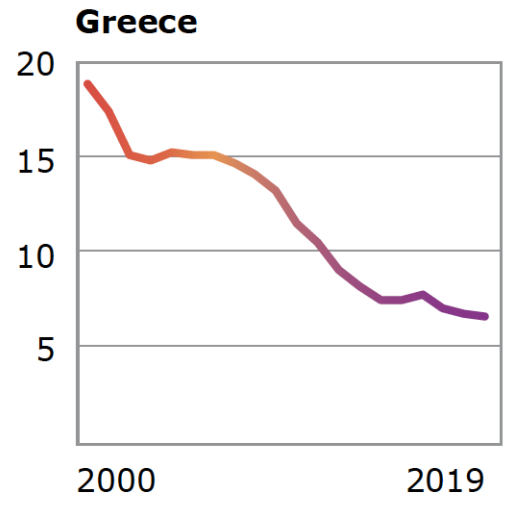
Regular & meaningful customer interactions

# Our strategic priority: road safety and safe driving

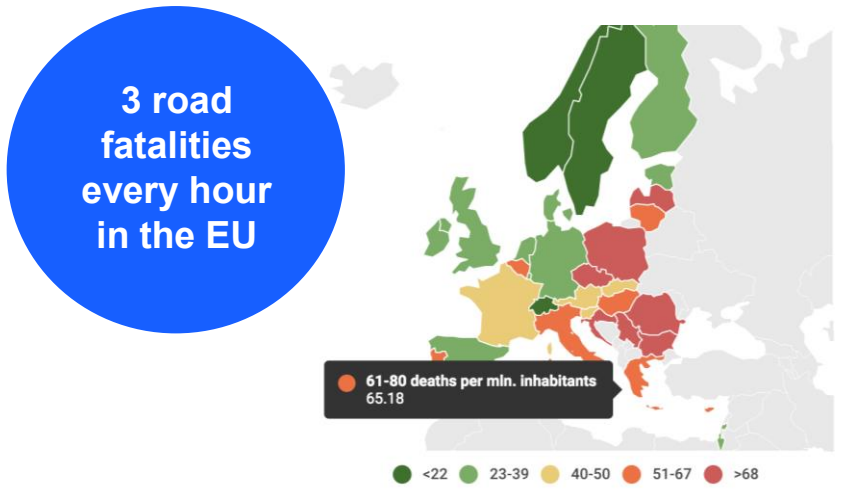
Greece has recorded a steady decline in the number of fatalities. An important decrease by 44% since 2010.

Still our country is lagging among EU members and has a long way to cover to reach “Vision Zero”.

Roads in Greece are riskier for younger drivers and seniors, as road fatalities per 100 000 inhabitants in a given age group show.

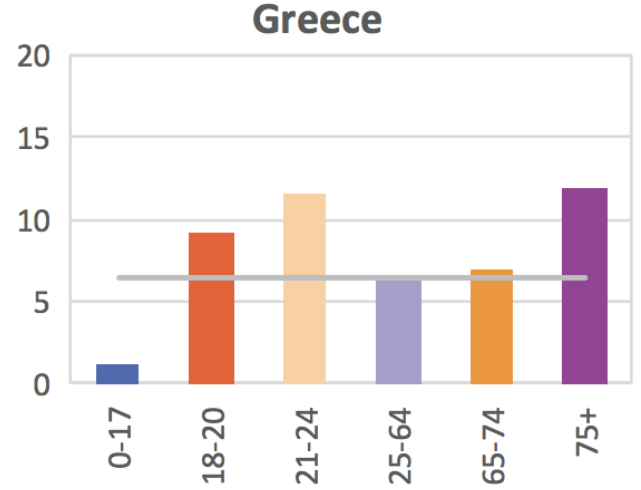


Evolution of road fatalities per 100.000 inhabitants. International Transport Forum, Road Safety Annual Report 2020.



51 road deaths per mln. inhabitants in the EU in 2019

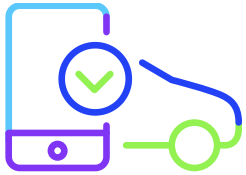
European Transport Safety Council (ETSC). 14th Annual Road Safety Performance Index (PIN) Report, 2020.  
European Commission Report on Road Safety, 2018.



Evolution of road fatalities per 100.000 inhabitants. International Transport Forum, Road Safety Annual Report 2020.

# Smart Drive app | An integrated telematics solution for insurance & service rewarding safe driving

A platform that connects motor insurance based on driving behavior & offers daily value to the customer



## Driving behavior

Driving behavior is calculated based on the following parameters:

- Speed
- Acceleration
- Braking
- Mobile usage

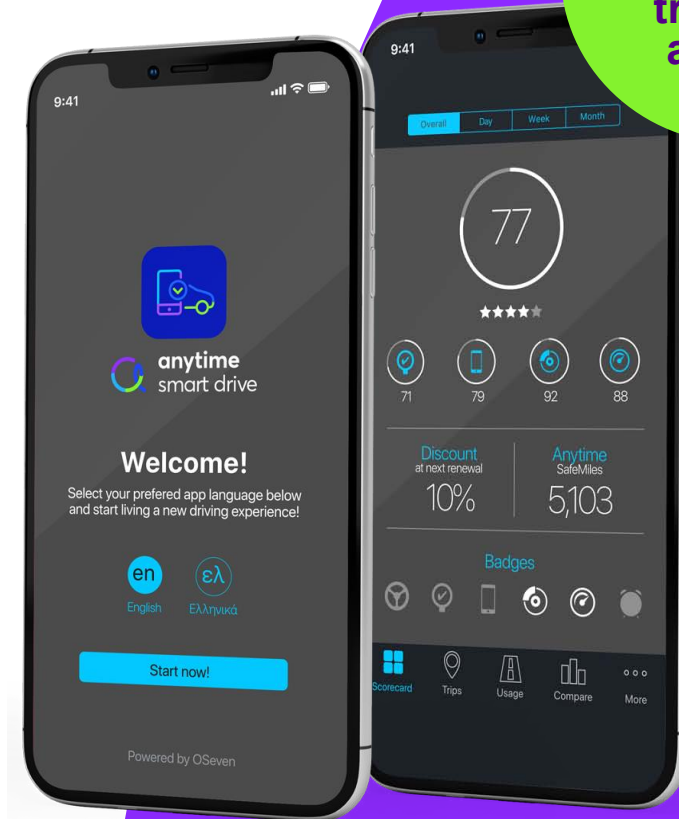
## Daily value:

- Renewals discounts based on driving scores
- Parking solutions in cooperation with Parkaround
- Weather conditions & my-account

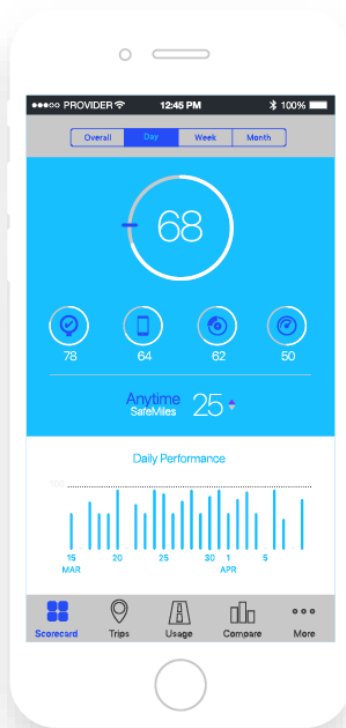
## Gamification tool to incentivize people to drive more safely:

Rewarding scheme based on safe miles & daily rewards

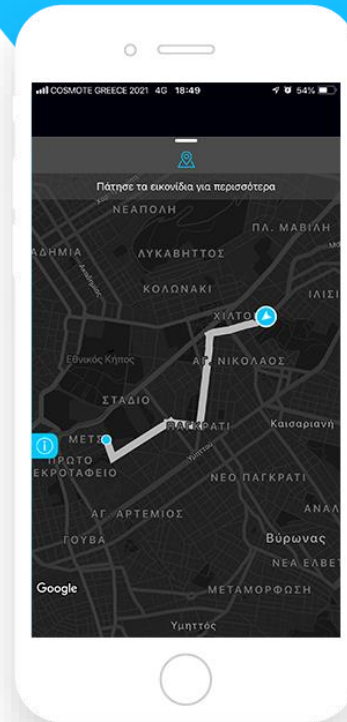
Over  
360.000  
safe klms  
travelled  
already



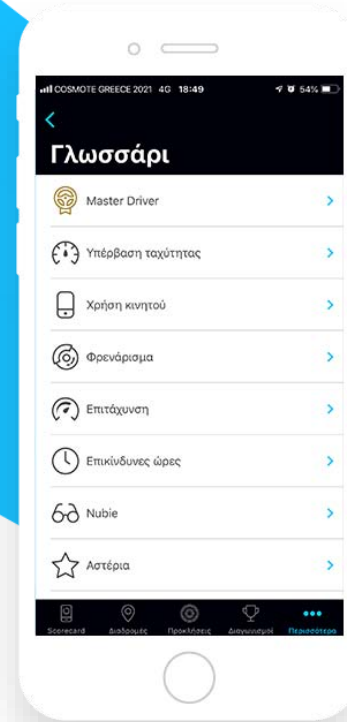
# An app designed to offer reliable information at every step of the customer's journey and encourage safe driving



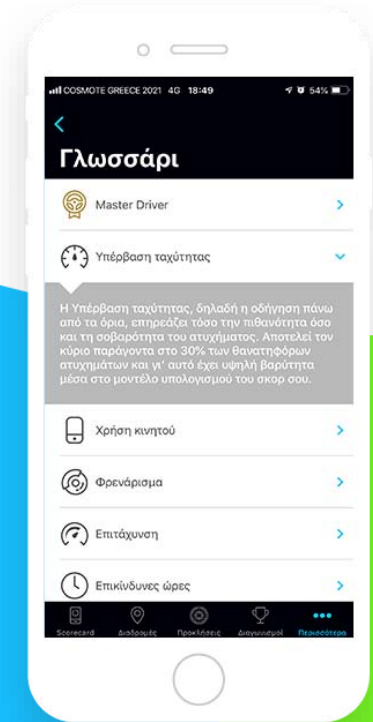
Total driving score overview. Analysis of all parameters and how they affect scoring per trip.



Detailed description of each trip with emphasis on events which negatively affect the total safe driving score.



Glossary and helpful tips.



Detailed information on all factors affecting safe driving and tips helping users improve their driving habits.

# Redefining insurance by delivering value for all

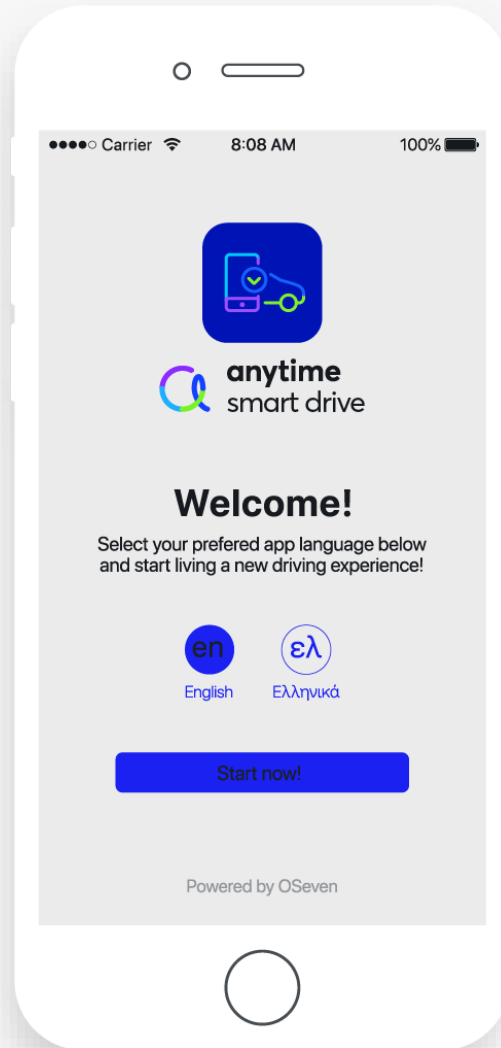


## Advantages for the customer

Rewarding safe driving & customer trust

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- Discount for all users, especially young drivers (18-35)
- Additional discounts for safe driving behavior
- Added value rewards through “safe driving” competitions and selected partnerships
- Access to an array of services around mobility



## Advantages for the company

A sophisticated & fair pricing model using real time data

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- Smart pricing to sell insurance using intelligent personalization and attract the right customers
- Connect different services and offer additional benefits to customers
- Offer new services that help reduce claims through prevention and assistance
- Create new revenue pools beyond insurance

## Our promise

“

For us, safety is not just about helping our customers being prepared for the unexpected. It's about safer roads and being there for people every step of their journey. We are here to do the right thing and win together with our customers and partners in a fair way. We are here to do more and do better, at any time.

”





**anytime**

BY INTERAMERICAN

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#anytime  
#justthebeginning  
#anytimemore