



Resilience and
progress together
with society

02
2026



**Interamerican Group
Social and Economic
Impact (SEIA) Report
2019-2024**

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About the Report

This Social and Economic Impact Assessment (SEIA) Report provides a comprehensive analysis of the social and economic impacts arising from the company's operations, activities, and strategic initiatives of Interamerican Group in Greece. Its purpose is to offer a clear understanding of how the organization contributes to society and the economy.

To calculate the direct and indirect impacts, the internationally recognized methodology developed by Nobel Prize-winning economist Wassily Leontief was applied. Originally developed by **Nobel laureate Wassily Leontief**, this model is widely recognized and applied internationally to assess the **multiplier effects of economic activity**. Each business operation generates demand for goods and services across multiple industries, thereby increasing overall economic output. These interlinkages contribute positively to national **Gross Domestic Product (GDP), employment, public revenues, and gross value added (GVA)**. This Report includes data and information concerning INTERAMERICAN Hellenic Insurance Company S.A. Specifically, the entities included in the Report are:

- **INTERAMERICAN Assistance Insurance Company S.A.**
- **Athinaiki Mediclinic Single Member S.A.**
- **Medifirst – Modern Private Polyclinic of Alimos Single Member S.A.**
- **Interassistance Providing Road Assistance Services Single Member S.A.**
- **Interassistance Commercial Company of Automobile and Tourism S.A.**
- **Mentor S.A.**



Interamerican at a Glance

Founded in 1969

Presence in **three countries: Greece, Cyprus, and Romania**

Active across all insurance lines, as well as a broad range of services.

Part of the international Dutch group

achmea 

» **Insurance brands**

 **INTERAMERICAN**

 **anytime**
BY INTERAMERICAN

» **Health Infrastructure**

 **MEDIFIRST**
ΣΥΓΧΡΟΝΗ ΦΡΟΝΤΙΔΑ ΥΓΕΙΑΣ

 **ΑΘΗΝΑΪΚΗ**
ΓΕΝΙΚΗ ΚΛΙΝΙΚΗ

» **Aggregator**

 **insurancemarket**

1,303

Employees

1,771

Sales network partners

46

Sales offices across Greece

86.95%

proportion of spending
on national suppliers

7.5

employee engagement score

46.53%

of women in leadership positions

4,674

hours of employee training

>1.6m

Individual and
corporate customers

€495m

Gross Written
Premiums

€252m

Claims

Data 2024



EcoVadis Silver Medal

Received **Silver Medal** from **EcoVadis**, ranking in the top **15% globally** and **top 10% in the insurance sector**.



World-class Workplace

Recognized as a "**World-class Workplace**" by **Effectory**, based on employee evaluations.

Building Resilience and Progress together with Society: Interamerican Group Impact (2019-2024)

The 2019-2024 period marked a defining chapter of transformation and progress for Interamerican. Operating in an environment shaped by successive and interconnected challenges - including the COVID-19 pandemic, high inflation, the energy crisis, geopolitical uncertainty, and increasingly severe weather events - the Group moved forward with a bold transformation, strengthening both its organisational resilience and its overall impact.

Throughout this six-year period, Interamerican enhanced business continuity, responsiveness, and operational reliability at critical moments, expanding its ability to support its customers and society beyond the boundaries of traditional insurance. In parallel, the Group delivered measurable value to the Greek economy and employment, reinforcing its long-standing role as a responsible corporate citizen.

Resilience was demonstrated consistently in practice. From the COVID-19 pandemic to extreme weather events such as Storm Daniel, the Group ensured operational continuity, mobilised its own infrastructure, and leveraged its nationwide presence to respond effectively when support was most needed - not only for its customers, but across society. These

actions reflected a sustained commitment to protection, prevention, and resilience, returning to society the trust and value it receives.

At the same time, Interamerican advanced across multiple, interconnected dimensions of digital transformation and growth. Since 2019, it has evolved its operating model through flexible ways of working and a more agile organisational structure, strengthening collaboration and efficiency. This transformation has been recognised as a reference point within the insurance sector and supported by a strong workplace culture focused on collaboration, empowerment, and continuous development, reflected in the Group's recognition as a **World-class Workplace (2024-2025)**.

Innovation also played a central role in expanding access to services. The Group scaled digital solutions such as the Medi On symptom checker, telemedicine service, and the Drive On roadside assistance app. Through the direct brand Anytime, it introduced customer-centric and sustainable solutions, including the Short Green Drive insurance solution.

Alongside organisational and digital transformation, sustainability became increasingly embedded in how Interamerican operates,

invests, and grows - supporting the evolution of its business model rather than functioning as a standalone agenda. In 2024, this approach was recognised with the award of the **EcoVadis Silver Medal**, placing the Group among the top 15% of companies globally for sustainability performance.

The Group's progress was further reinforced through targeted strategic initiatives. In 2023, following the acquisition of Horizon General Insurance Company, Interamerican consolidated its core activities under a single legal entity, establishing Interamerican Hellenic Insurance Company S.A. This milestone improved operational efficiency, expanded capabilities, and strengthened the Group's competitive position. In 2024, the acquisition of Europ Assistance Greece further enhanced roadside assistance capabilities, while the foundations were laid for Anytime's expansion into Romania, supporting the Group's international growth ambitions.

Overall, the Interamerican Group's journey from 2019 to 2024 reflects an organisation that has strengthened its foundations as a trusted pillar of insurance in Greece, while evolving its role in society - remaining true to **its mission to support people in living safer, longer, and better lives**.

Highlights

Interamerican Group's Contribution to the Economy and Employment (2019-2024)

Social and Economic Impact Assessment (SEIA) Report **(2019-2024)**

Contribution to the Economy

€402 million The total contribution **GDP**

€16.09 million Contribution to public revenue

€381.78 million The estimated total impact of
the Group on Gross Value Added (GVA)

For each 1€ Group's
expenses in **2019-2024**



2€

Generated for the Greek economy.

Contribution to Employment

2,216 jobs
the **average annual direct impact on employment**

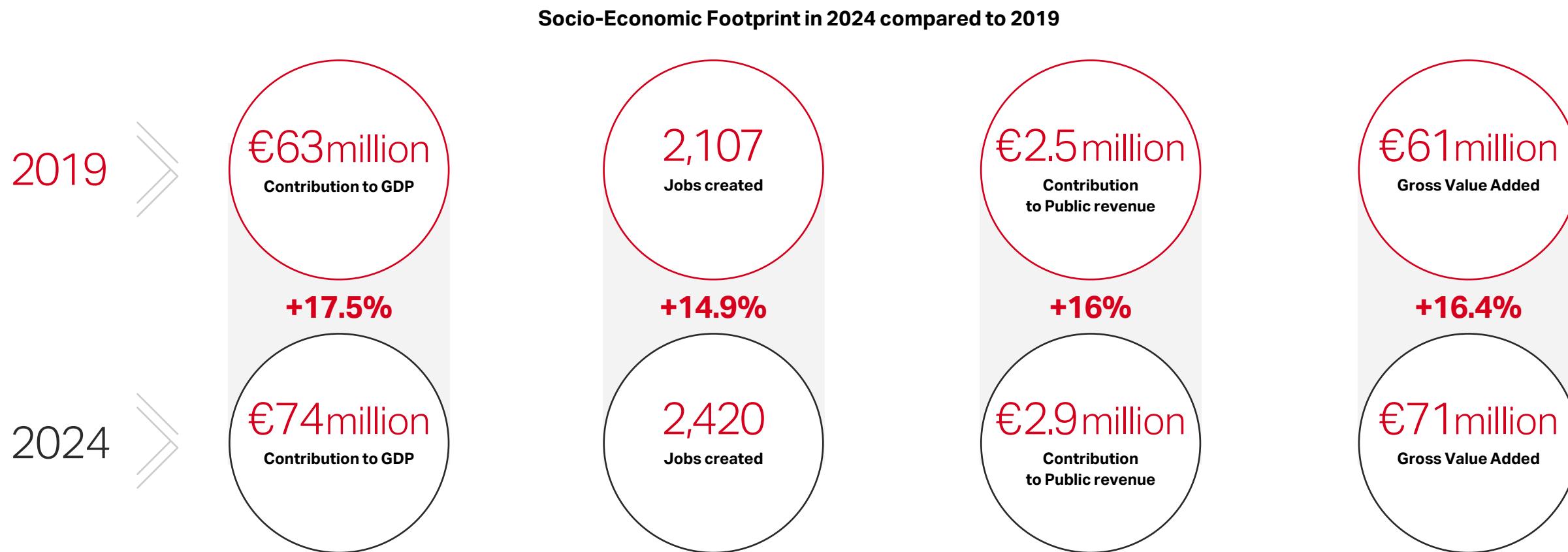
For each 1 direct job
in 2024



1.9 additional jobs are supported
in the Greek economy.

Interamerican Group has recorded a significant increase in its socio-economic footprint in 2024 compared to 2019

Interamerican has demonstrated an **increase in its Socio-Economic Footprint in 2024 compared to 2019**. Specifically, the company's total impact on GDP increased by 17.5%, while contributions to National Income and Employment rose by **14.9%** and **16%**, respectively and GVA increased by **16.4%**.



Contribution 2024

➤ To the economy

€74 million

**Total Contribution
to GDP**

- Contribution to GDP in 2024 was **€74 million**.
- **13% higher** than the average of the previous years **2019-2023 (65.2 million)**.

€2.93 million

**Total contribution
to national public
revenue**

- Contribution to tax revenues reached **€2.93 million**.
- **11% higher** than the average of the previous years 2019-2023 (**2.64 million**).

€70.95 million

**Total contribution
to GVA**

- Contribution to GVA reached **€70.95 million**.
- **13% higher** than the average of the previous years **2019-2023 (63.06 million)**.

➤ To Employment

2,420

**Total contribution
to national employment**

- **2,420** employees supported by Interamerican and its suppliers in 2024.
- **10% higher** than the average of the previous years **2019-2023 (2,175 jobs)**.

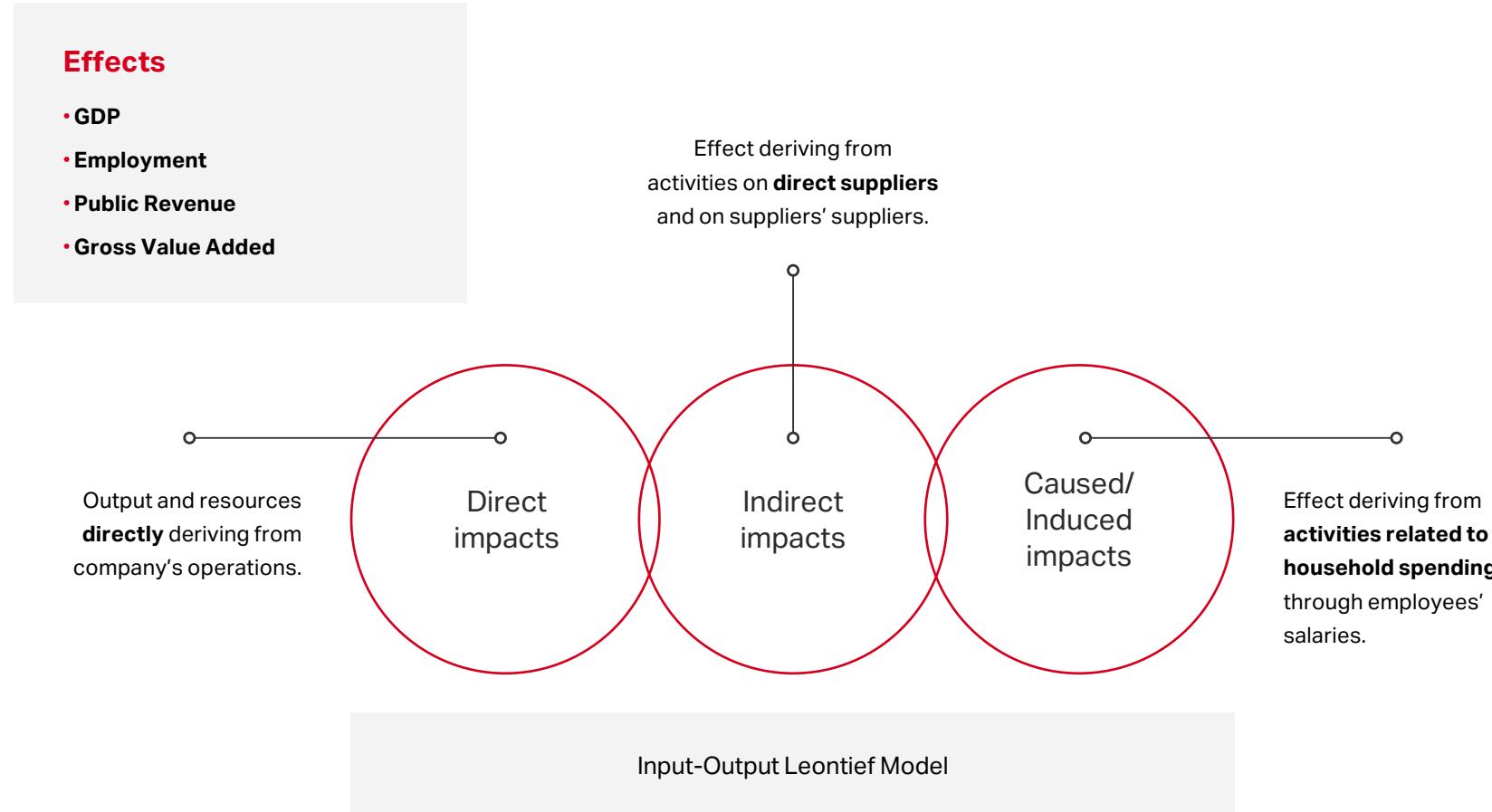


Methodology of the Social and Economic Impact Assessment (SEIA)

Definition and Purpose of the Analysis

The **Social and Economic Impact Assessment (SEIA)** is a structured analytical process aimed at evaluating the broader social and economic effects generated by a company's operations or a specific project. Developed by Nobel laureate Wassily Leontief, this model is widely recognized and applied internationally to evaluate the ripple effects of economic activities.

Each business activity stimulates demand for goods and services across various industries, thereby enhancing overall economic output. This dynamic contributes positively to the country's GDP, employment levels, and public revenue generation and Gross Value added (GVA).



Impact Figures

Impact on the country's GDP

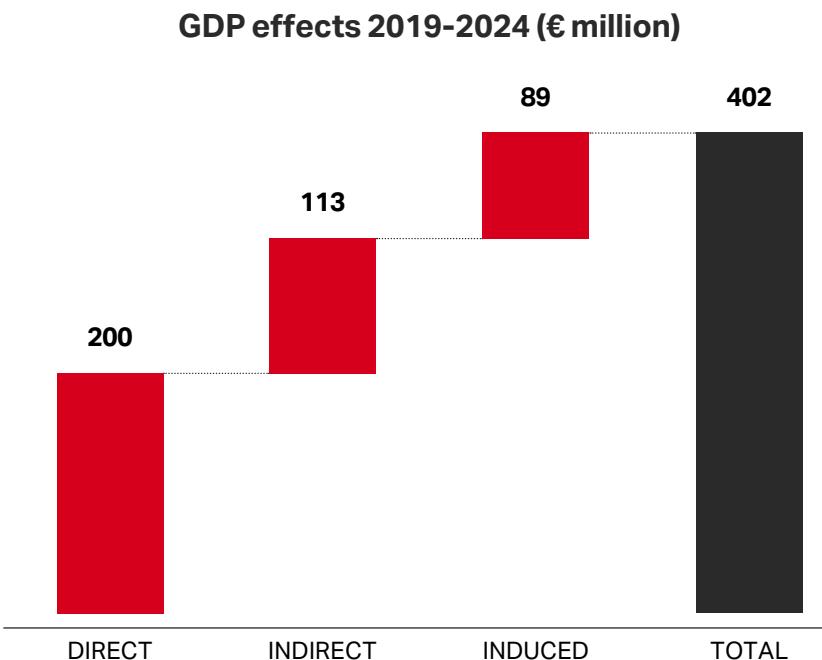
Gross Domestic Product (GDP) is a key economic indicator that measures the total monetary value of all final goods and services produced within a country's borders during a specific period, typically one year. In our analysis, GDP is used to assess the Group contribution to national economic activity, providing insight into how its operations affect the country's economic strength and development.

The direct effect of the Group's operations on **GDP** is estimated at **€200 million**, reflecting the value generated through its core activities and spending.

In addition, the supply chain impact, covering suppliers and service providers, adds an **indirect effect** of **€113 million**. At the same time, the **induced impact**

amounts to **€89 million**, reflecting the multiplier effect generated by **household consumption of employees**.

Overall, these effects result in a **total contribution to GDP of approximately €402 million** over the six-year reporting period.



For each **1€** Group's expenses in **2019-2024**  **2€** Generated for the Greek economy.

Impact on employment

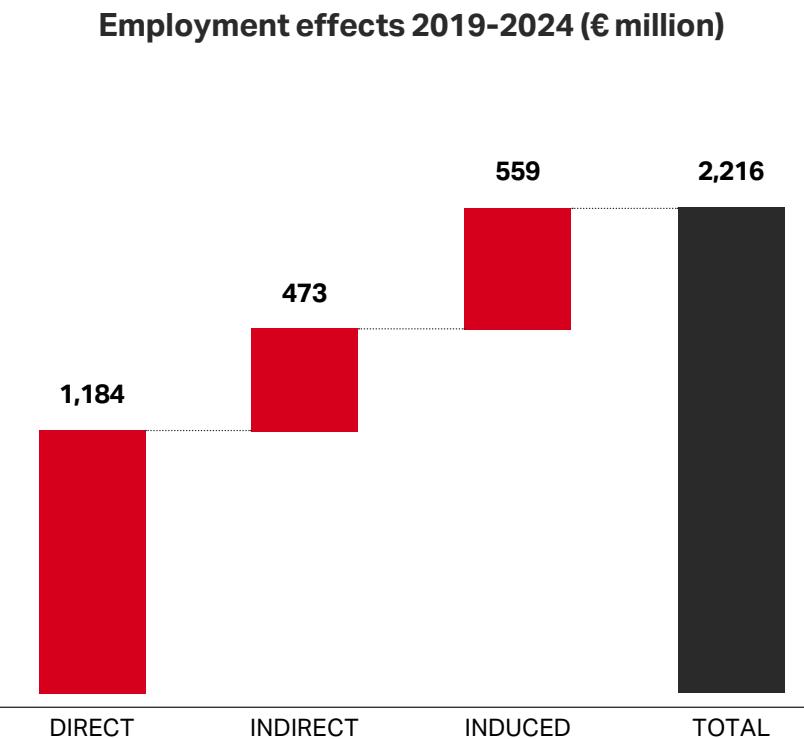
Employment is a fundamental indicator of economic and social well-being, reflecting the number of jobs created and sustained within an economy. It demonstrates the capacity of businesses and industries to generate work opportunities, contributing to income distribution and overall living standards. In our analysis, employment is analyzed to show the group's role in supporting

job creation and workforce stability, both directly and indirectly.

The **direct** effect of Interamerican on Greece's Employment for the reporting period 2019-2024 is estimated at **an average of 1,184 jobs**. The **supply chain**, including suppliers, service providers, and other partners, contributes

an additional **average of 473 jobs** through indirect effects.

Furthermore, the total **induced effect** amounts to **an average of 559 jobs** reflecting the ripple effects generated by the spending of employees and others who benefit from the Group's direct and indirect activities.



2,216 jobs

the average
annual impact on
employment

For each **1** direct job
in 2024

> **1.9 additional jobs** are supported
in the Greek economy.

Impact on public revenue

Public revenue refers to the funds collected by the government through taxes, duties, and other contributions, which finance public services and infrastructure. It is a critical measure of how economic activity translates into resources for societal development. In our analysis, we examine the group's

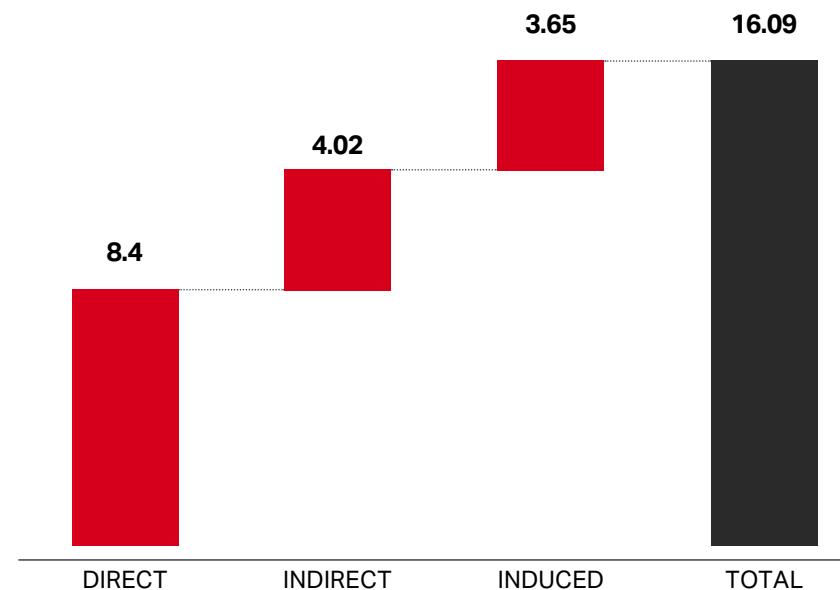
impact on public revenue to highlight its contribution to government finances and the broader fiscal sustainability of the economy.

Between 2019 and 2024, INTERAMERICAN's **direct** impact on public revenue

reached **€8.4 million**, while **indirect** effects contributed **€4 million**.

Induced effects contributed incremental **€3.7 million**, bringing the **total** public revenue contribution to **€16.1 million** during the reporting period.

Public Revenue effects 2019-2024 (€ million)



 The group's activities contribute to the increase of public revenue in Greece, both through **direct tax payments** and through **broader economic activity** in the national economy.

Gross Value Added (GVA)

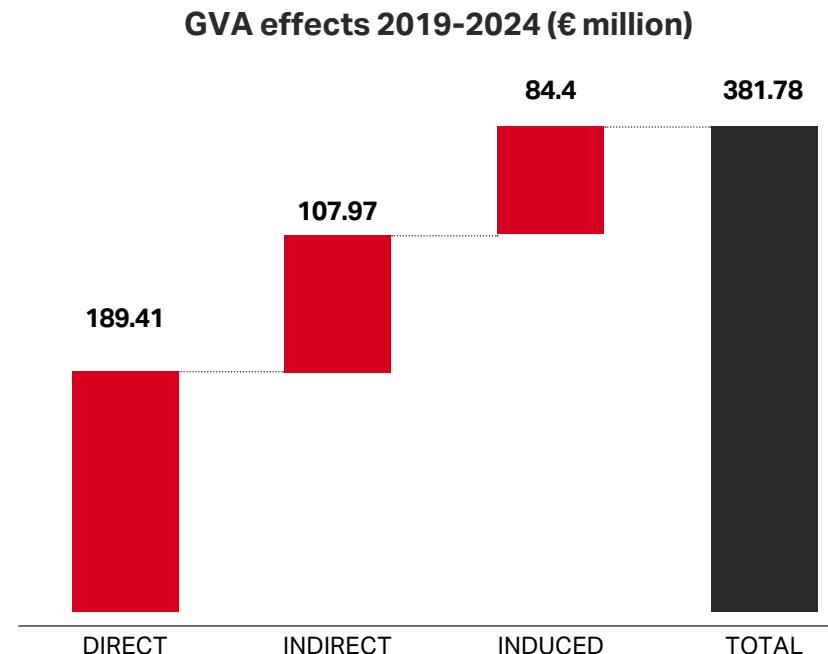
Gross Value Added (GVA) measures the value of goods and services produced in an economy, excluding intermediate consumption. It is a key indicator of productivity and economic contribution at the sectoral or regional level. In our analysis, GVA is used to assess the group's direct and indirect impact on economic output, providing insight into its role in generating real

economic value. Gross Value Added (GVA) represents the net economic value created by INTERAMERICAN.

For the period 2019–2024, the Group's **total** GVA impact is estimated at **€381.78 million**. This includes a **direct** impact of **€189.4 million**, an **indirect**

impact of **€107.97 million**, and an **induced** impact of **€84.4 million**.

These figures highlight the Group's substantial role in enhancing productivity and contributing to national economic growth.



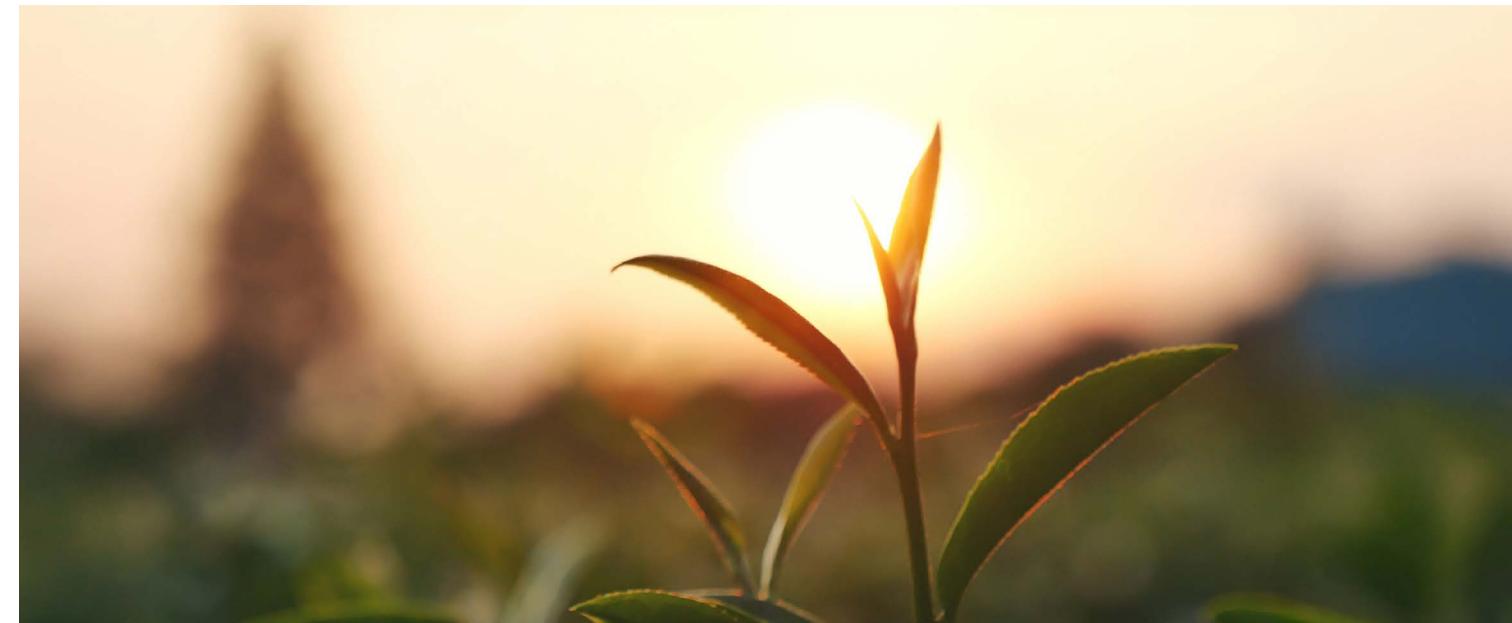
From CSR to Social Impact



Corporate Social Responsibility

Initiatives and actions (2019-2024)

The total CSR investment is reflected across a diverse range of initiatives, highlighting the Group's commitment to social impact, community support and sustainable development. The following breakdown outlines how these investments translate into concrete actions, partnerships and services demonstrating both the scale and the focus areas of the CSR strategy.



€16 million
total investment in CSR initiatives

The Group supported more than **50 NGOs** through targeted donations and the provision of insurance and other essential services

Mobilization of **road assistance** and **health owned infrastructures** in periods of crisis

Ongoing **corporate volunteering**

Building resilience and supporting communities in times of crisis

Immediate response and recovery support following Storm "Daniel" in Thessaly

Building on the severe Storm "Daniel" in September 2023, Interamerican and Anytime designed and implemented a multi-layered strategic initiative in Thessaly, combining immediate crisis response with long-term actions to strengthen resilience and support the recovery of local communities.

**Storm Daniel
2023**



Standing by those affected from the very first moment

30 roadside assistance vehicles and 3 fully equipped ambulances made available to all affected individuals, **both insured and non-insured**

1,500 vehicles assisted
~50% related to non-insured individuals

40 patient transfers to local healthcare facilities
30 individuals received first aid from ambulance crews

24/7 activation of the 1010 Health Line

Immediate medical advice and guidance for all affected individuals

2,000+ compensation claims processed immediately
Payments initiated from the second working day

€70+ million in total compensation paid



Restoring critical infrastructure and strengthening social cohesion

Restoration of the surgical unit
General Hospital of Karditsa (2024)

Redevelopment of the primary school's outdoor area
Megalos Monastiri (2025)

Christmas community event
Palamas Municipality (2024)
(in collaboration with Humanity Greece)



Support and partnerships

Collaboration with Humanity Greece
for the delivery of essential supplies
to affected communities

Collaboration with the Hellenic Rescue Team,
strengthening rescue operations through the provision
of equipment and logistical support

30+ employee volunteers
actively engaged in support efforts

Building resilience and supporting communities in times of crisis

Responsible support and social resilience during the COVID-19 pandemic

During the COVID-19 pandemic, Interamerican implemented a comprehensive initiative aimed at supporting the national healthcare system, local authorities, vulnerable social groups, education, as well as health and wellbeing services. Through targeted donations, the provision of equipment, and the deployment of digital solutions, the Group responded to urgent societal needs while contributing to the strengthening of community resilience.

COVID-19 pandemic

Support to the National Healthcare System

7 specialized ICU beds
5 portable ultrasound systems

Financial support for projects aimed at upgrading and strengthening medical infrastructure, including:
KYADA Medical Clinic General State Hospital of Kastoria

Financial contribution to the donation coordinated by the Hellenic Association of Insurance Companies (EAEE).

Provision of medical supplies to healthcare facilities of the Municipality of Athens.

Support for the delivery of healthcare services by Doctors of the World at the Multidisciplinary Center.

Social support for vulnerable groups

Provision and distribution of food to vulnerable social groups, including vendors of the street magazine Shedia.

Collection and distribution of protective face masks, leveraging the Group's owned vehicle fleet.

Digital access, education, and public awareness

Donation of 1,500 tablets to the Ministry of Education, supporting remote learning during periods of school closures.

Support for distance education during the suspension of school operations.

Student mentoring on stress and anxiety management, through The Tipping Point program.

MediOn symptom checker application: Development of digital health services, including the Medi On app for symptom recognition, enabling remote guidance and assessment.

Scientific information & prevention: Provision of reliable, evidence-based scientific information on prevention through targeted partnerships, strengthening public awareness and informed decision-making in public health.

➤ Supporting organizations leveraging our services and people

The Company's social contribution was further strengthened through extensive support, including the provision of insurance and sponsorship to social organisations, motor insurance for vehicles, travel insurance for NGO missions abroad, and insurance coverage for more than 350 children participating in social activities.

Additional support included assistance to local authorities and volunteer groups, the provision of free medical and psychological services to vulnerable populations, and continued support for children's organisations and community sports events. These actions were complemented by employee-led initiatives, such as volunteer blood donation activities and targeted health programmes, reinforcing a holistic approach to social solidarity and preventive care.



➤ Training programs for young participants

In 2023, Anytime launched the "Save the Day" initiative, as a large-scale awareness and education campaign on road safety. The initiative aims to reduce road accidents and contribute to the achievement of zero loss of human life on the roads. During the 2024–2025 period, the initiative was expanded to the educational community, reaching 3,143 students across 18 schools, significantly strengthening its preventive impact on younger age groups, in collaboration with the Road Safety Institute Panos Mylonas.



3,143
students across 18 schools

Our new strategic approach to creating Social Impact

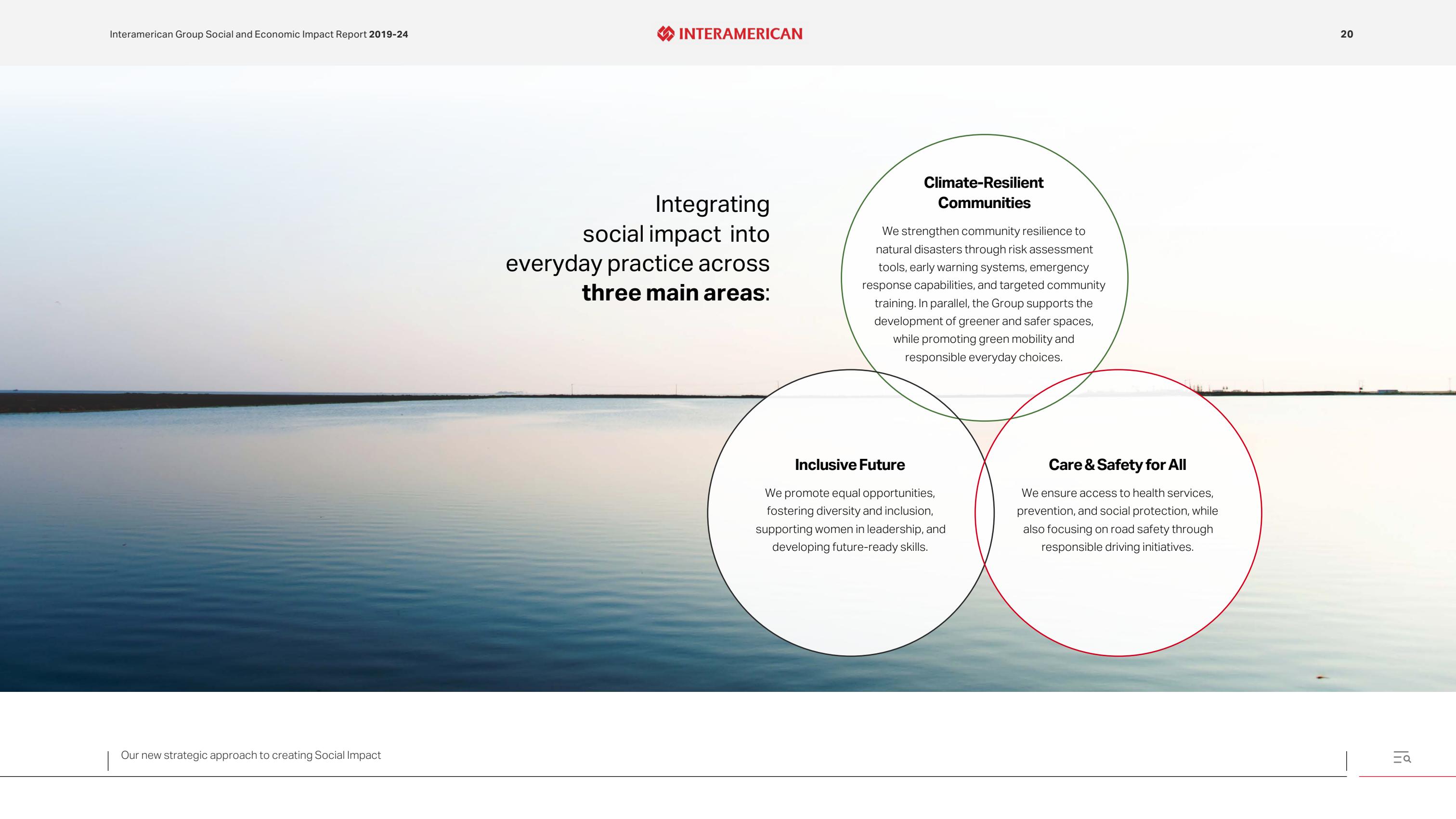
Interamerican is committed to helping people live safer, longer, and better lives by focusing on protection, prevention, and empowerment. Building on its long-standing tradition of contributing positively to society, Interamerican redefined its social impact strategy in 2025. This renewed approach forms an integral part of the broader Sustainability Strategy and reflects a shift towards embedding social impact across all activities.

The strategy represents a shared commitment to creating positive and measurable social change by integrating business objectives with societal needs. Operating within the broader sustainability strategy of the Interamerican Group (IAG), it enables collective action, drives meaningful impact and supports a future where business success and social progress advance together.

Interamerican leverages its multiple roles in society to deliver social impact - as an employer, insurer and financial provider, business partner and responsible investor.



Interamerican is committed to ensuring that no one is left behind, by integrating care, prevention and empowerment into every aspect of its operations. Through collaboration and timely action at critical moments, Interamerican transforms intent into lasting, systemic change, strengthening resilience and inclusion across society.



Integrating
social impact into
everyday practice across
three main areas:

**Climate-Resilient
Communities**

We strengthen community resilience to natural disasters through risk assessment tools, early warning systems, emergency response capabilities, and targeted community training. In parallel, the Group supports the development of greener and safer spaces, while promoting green mobility and responsible everyday choices.

Inclusive Future

We promote equal opportunities, fostering diversity and inclusion, supporting women in leadership, and developing future-ready skills.

Care & Safety for All

We ensure access to health services, prevention, and social protection, while also focusing on road safety through responsible driving initiatives.

Appendix

The Economic & Social Impact Assessment for INTERAMERICAN employed a widely used and accepted methodology based on the model developed by Nobel Prizewinning economist Wassily Leontief. **Developed by** Nobel laureate **Wassily Leontief**, this model is widely recognized and applied internationally to evaluate the ripple effects of economic activities. Each business activity **stimulates demand** for goods and services across various industries, thereby enhancing overall **economic output**. This dynamic **contributes positively** to the country's **GDP, employment levels, and public revenue** generation and Gross Value added.

The primary data used in this study are derived from **Interamerican's financial records**, including turnover, payments to domestic suppliers by sector of economic activity, number of employees, salaries, taxes, and social security contributions. The secondary data utilized in the analysis are sourced from **Eurostat, the Hellenic Statistical Authority (ELSTAT)**, and other external sources.

The Group's **business activities** include **operating expenses, procurement of goods and services** from the domestic market, **employee salaries, employer contributions, and tax obligations**.

Allocation of expenditures across **82 sectors** of the **Greek economy**, based on the sectoral classification.

The model integrates recent statistical data concerning the structure of the **Greek economy**.

The most recent 2020 Input-Output Table from ELSTAT was utilized to calculate the indirect and induced effects of INTERAMERICAN. The sectoral analysis was conducted at the two-digit NACE code level.

The scientific and methodological review of the project was undertaken by the team from the Research Laboratory for Socio-Economic and Environmental Sustainability (ReSEES) at the Athens University of Economics and Business (AUEB).

The scientific approach aligns with common sectoral analysis practices, and the mathematical analysis, using linear algebra, fully captures Leontief's methodology and accurately attributes the direct, indirect, and induced impacts of INTERAMERICAN. The Research Laboratory for SocioEconomic and Environmental Sustainability (ReSEES) was established in 2016 and is directed by Phoebe Koundouri, a Professor at the School of Economics, Athens University of Economics and Business, who is widely recognized as a pioneer in innovative, human-centered, interdisciplinary systems that support sustainable interaction between nature, society, and the economy.

Definitions:

Gross Domestic Product (GDP)

This is the total value of all goods and services produced within a country during a specific period, usually one year. It includes the value of production from all economic activities, regardless of who carries them out (domestic or foreign companies), as long as the production takes place within the country's borders.

Employment

Refers to the number of people working in an economy and includes both employees and self-employed individuals. Employment is an important indicator of a country's economic condition and prosperity, as it affects income and consumption.

National Public Revenue

These are the revenues collected by the state from various sources, such as taxes, fees, and contributions. These revenues are used to finance public expenditures, such as health, education, defense, and other social services.

GVA

Expresses the total value of goods and services produced, after subtracting the cost of inputs and raw materials that are directly used in production.

