



Sustainability Report 2024



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1. About this report

[GRI 2-1, GRI 2-2, GRI 2-3, GRI 2-4, GRI 2-5]

The 13th Sustainability Report of Interamerican explores the evolving Environmental, Social, and Governance (ESG) strategy, key priorities, and sustainable development efforts, aimed at delivering lasting impact. It emphasizes our commitment to responsible growth and shared value creation for all stakeholders. The report is accessible in digital format through the company's official website.

The primary objective of this report is to provide precise and comprehensive information about our actions, performance, and commitments on Sustainability issues. The report utilizes both quantitative and qualitative data, covering the same period as the financial statements, i.e. January 1st, 2024, to December 31st, 2024. We assume responsibility for collecting, assessing, and ensuring the completeness of the quantitative and qualitative data featured in this report. The information of this report concerns "INTERAMERICAN Hellenic Insurance Company S.A.", member of ACHMEA Group, which owns 99,89% of the capital share, counting to 0,11% of minority share. For the selection of Interamerican Group companies included in this Sustainability Report, the list of companies included was derived from the Annual Report on Solvency and Financial Statements 2024. In detail the entities laid out in this Sustainability 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.**
- **Money Market S.A.**

Additionally, there is no participation of the State in the shareholding structure of the company. The present Sustainability Report is prepared in accordance with the Sustainability Reporting Guidelines of the new GRI Universal Standards (GRI 1, GRI 2, GRI 3) and GRI Topic Standards, and to the Sustainability Accounting Standards Board (SASB Standards) for the Insurance industry. The objective is to meet the needs and expectations of stakeholders and underscore our role in contributing to sustainable development.

The Sustainability Report of 2024 has undergone external assurance for items specified in the GRI table. The report encapsulates our dedication to transparency, accountability, and sustainable business practices, aligning with internationally recognized standards in ESG reporting.

At Interamerican, we value the input of each reader regarding the Report's content as crucial for fostering dialogue and enhancing its quality. To share your comments or pose any questions, please feel free to reach out to us using the contact details provided below:

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Email: sustainability@interamerican.gr
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Independent Limited Assurance Report

To the Board of Directors of INTERAMERICAN Hellenic Insurance Company S.A.

The Board of Directors of INTERAMERICAN Hellenic Insurance Company S.A. (hereinafter “the Company”) engaged “GRANT THORNTON S.A. CHARTERED ACCOUNTANTS MANAGEMENT CONSULTANTS” (hereinafter “Grant Thornton”) to review selected data included in the Sustainability Report 2024 of INTERAMERICAN Hellenic Insurance Company S.A. for the fiscal year ended on December 31st, 2024 (hereinafter “the selected data”), which is in accordance with the Global Reporting Initiative Standards (hereinafter “GRI Standards”).

Scope

We performed our engagement in accordance with the provisions of “International Standard on Assurance Engagements 3000 (Revised) - Assurance Engagements other than Audits or Reviews of Historical Financial Information” (“ISAE 3000”), in order to provide limited assurance on the accuracy and completeness of qualitative data of the following KPIs, which relate to the Company’s material issues:

- Energy consumption within the organization (GRI 302-1)
- Energy intensity (GRI 302-3)
- New employee hires and employee turnover (GRI 401-1)
- Average hours of training per year per employee (GRI 404-1)
- Percentage of employees trained on specific environmental issues (%)
- Percentage of employees trained on discrimination and harassment (%)
- Percentage of employees receiving regular performance and career development reviews (404-3)
- Incidents of discrimination and corrective actions taken (GRI 406-1)
- Diversity of governance bodies and employees (GRI 405-1)

- Percentage of targeted suppliers that have gone through a sustainability assessment (%)
- Direct economic value generated and distributed (GRI 201-1)
- Confirmed incidents of corruption and actions taken (GRI 205-3)
- Proportion of spending on local suppliers (GRI 204-1)
- Percentage of targeted suppliers that have signed the sustainable procurement charter or supplier code of conduct
- Customer Satisfaction (NPS, Retention rate).

Management Responsibility

The Management of INTERAMERICAN Hellenic Insurance Company S.A. is responsible for the preparation, completeness, accuracy and presentation of the selected data provided to us, as incorporated in the Sustainability Report 2024 of the Company. Furthermore, the Management is responsible for maintaining records and adequate internal controls that are designed to support the reporting process.

Grant Thornton Responsibility

Our responsibility is to carry out a limited assurance engagement and to express our conclusions based on the procedures carried out for the selected data, as described in the “Scope” section. The procedures we carried out were designed to provide limited assurance, as specified by ISAE 3000, based on which we shaped the conclusion to our engagement. These procedures are not as extensive as those required for providing reasonable assurance; consequently, a lower level of assurance is obtained.

Our responsibility is limited to the information related to the fiscal year that ended on December 31, 2024, as these were included in the Sustainability Report 2024 of the Company. To the extent it is permitted by the legislation in force, we neither accept nor assume any responsibility for our engagement or this report towards anyone other than the Company, unless the terms have been agreed explicitly in writing, with our prior consent.



Independent Limited Assurance Report

Limitations

- To conduct our work, we relied solely on the information provided to us by the Company’s executives, which we accepted in good faith as being complete, accurate, real, and not misleading. Therefore, we did not submit it to any verification procedures, apart from the procedures explicitly stated in our Report and which arise from our mutually agreed methodology.
- Our engagement was limited to the English version of the Sustainability Report 2024. Therefore, in the event of any inconsistency in translation between the English and Greek versions, as far as our conclusions are concerned, the English version of the Report shall prevail.
- No work has been conducted on data for previous reporting periods, as well as on data related to forecasts and targets.
- No work has been conducted on anything other than the agreed scope and consequently, our opinion is limited to that scope.

Work conducted

We conducted our work so as to collect all the data, relevant documentation, information and explanations we considered necessary as to the selected data described in the “Scope” section. The procedures followed with regard to the selected data included:

- Performed interviews with personnel of the Company responsible for managing, collecting and processing data in order to obtain an understanding of key structures, systems, policies and relevant procedures applied.
- Applied audit procedures, on a sample basis, in order to collect and review audit evidence.

Independence

Grant Thornton implements the requirements of International Standard on Quality Control 1. Based on this, it maintains an integrated quality control system that includes policies and procedures for compliance with moral principles, professional standards and relevant legal and regulatory requirements. We comply with the independence requirements and other ethical standards of the IFAC Code of Ethics for Professional Accountants of the International Ethics Standards Board for Accountants (IESBA), which is based on the fundamental principles of integrity, impartiality, professional adequacy, confidentiality and professional conduct. In this context, the assurance team is independent from the Company and has not participated in the preparation of the Company’s Sustainability Report 2024.

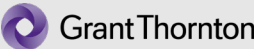
Conclusion

As per the scope and the limitations of our engagement, as described above, we state that nothing has come to our attention that causes us to believe that the KPIs as described in “Scope” section and included in the Company’s Sustainability Report 2024 are materially misstated.

Athens, 28/07/2025
The Chartered Accountant



Konstantinos Kazas
CPA (GR) Reg. No. 55641



2. CEO Statement

[GRI 2-22]



Dear reader,

At a time of profound uncertainty, Interamerican remains firmly committed to building a more resilient, inclusive, and sustainable future. Grounded in our purpose and driven by our values, we continue to adapt with agility and empathy and striving constantly to create meaningful impact for our customers, partners, employees, communities and the environment. As we reflect on the past year, we can draw strength from the outstanding effort of our people that led to reaching important milestones and advancing our business goals and social purpose.

In 2024, the business landscape shifted its sustainability priorities in line with regulatory aims and international goals. Organizations focused beyond mitigation, advancing **climate resilience and adaptation** to protect operations and customers from increasing environmental risks. Efforts to **decarbonize supply chains** were intensified, as more companies worked with partners to address Scope 3 emissions. On the economic side, the field of **sustainable finance** continued to mature, with greater emphasis on transparency and credible disclosures. At the same time, the principles of a **just transition and social equity** gained

prominence, as companies sought to ensure that the shift to sustainable practices also supported workers, communities, and broader societal needs. Finally, the circular economy advanced as everyone sought to reduce waste and reduce reliance on non-recycled resources, collectively signaling a broader move towards more resilient and sustainable business practices.

The year 2024 marked strategic transformation and expansion, both locally and internationally. Simplifying our operation model through the merger of our two main insurance companies allowed us to focus our resources on other demanding goals such as our international expansion. Aiming to disrupt the insurance landscape with a direct channel, Anytime Romania, our direct-brand, is progressing steadily and is expected to be fully operational in 2025, delivering our unique value proposition to a broader customer base. In domestic affairs, the reach of our road assistance operations received a considerable boost with the acquisition of Europ Assistance, while our goal to lead the digital insurance space advanced significantly with the successful launch of our own Anytime App.

Along with our structural and digital transformation, a new culture is taking shape-one where sustainability is not treated as a parallel initiative but is horizontally integrated across the way the organization operates, invests, and evolves. In 2024, we achieved a major milestone with the development of the first **Sustainable Insurance Framework** in the Greek insurance market. This holistic framework ensures that Environmental, Social, and Governance (ESG) criteria are systematically embedded in the design of products and services, promoting responsible innovations that meet both current and future needs.

ESG-aligned policies and frameworks have also been implemented in other core areas of operation, including **underwriting**, where risk selection incorporates sustainability factors; the **supply chain**, where partnerships are guided by ESG standards; and **human resources**, where diversity, equity, and inclusion principles are embedded to foster a more equitable and innovative workplace. This cross-functional integration reflects a broader ambition: to embed sustainability into the organization’s DNA-ensuring that long-term value creation, resilience, and positive impact are central to every decision. Naturally, we took pride as our collective effort to nurture this new approach to business was recognized by being included in **the top 15% of rated companies worldwide** and receiving the

Silver Medal from **EcoVadis**, a leading global organization that assesses corporate sustainability performance.


However, our progress and commitment to measurable, meaningful results was just reinforced by this success. This year also marked a significant milestone with the introduction of our **new corporate values**, a further step in our journey towards international integration with our Group. Through these values and our holistic approach to employee development and experience we were also able to attain recognition as a **Global World Class Workplace**. Our dedication extends to fostering strong, supportive relationships with society at large. In 2024, we resumed our efforts to support vulnerable groups and drive social inclusion through lasting partnerships with NGOs, educational institutions, and local organizations. Through these collaborations, we continued on our course to be a responsible corporate citizen and to develop our social impact on the issues that matter the most to our stakeholders.


In the present ESG report, we reach out to all our stakeholders to share a transparent account of how we are advancing our sustainability agenda. We highlight the progress we have made, address the impacts, challenges and opportunities in an environment that continues to evolve, and outline


the next steps on our path toward responsible and sustainable growth. We hope this report serves as both a reflection of our current efforts and a clear statement of our aspirations for the future.

Looking ahead, we aim to take concrete actions in 2025 to set solid foundations for the achievement of our goal to manage our environmental and social impacts. Specifically, a clear, science-based plan to reduce our greenhouse gas emissions across all areas of our operations is already in development, following internationally recognized standards to guide our progress towards Net Zero. In parallel, we are designing a purpose-driven Social Impact strategy to support people and communities in an efficient, meaningful and lasting way. Finally, we plan to develop further our Risk Management framework to incorporate ESG risks, ensuring that these considerations are fully embedded in our decision-making across the business.

Yiannis Kantoros,
CEO of INTERAMERICAN Group of Companies

Pillar	Material issue	Our performance in 2024
<div>Act on the planet</div> 	Decarbonization	<ul style="list-style-type: none">• Scope 1 emissions: 2.729 tn CO₂e• Scope 2 emissions: 374 tn CO₂e• Scope 3 emissions: 267.041 tn CO₂e
	Energy efficiency	<ul style="list-style-type: none">• Consumed 13.983 MWh of total energy• Electricity consumption accounted for 4.263 MWh• 3,27 energy intensity (MWh per employee)• Energy savings achieved amounted to 56.000 kWh equivalent to €9.200
	Circular economy practices	<ul style="list-style-type: none">• Achieved 12% reduction in paper consumption• We have in place an established cooperation with Polygreen that enables us to scale up our recycling efforts across our facilities.
	Natural disasters	<ul style="list-style-type: none">• The continuation of Programme "YANTAS", a standard system for assessing and mapping vulnerability and disaster risk due to severe weather events in Greece• The partial and full casco products for different vehicle uses and for all product lines (property, marine & engineering) include coverages of fire and climate perils
	Resilient portfolios	<ul style="list-style-type: none">• Developed the first Sustainable Insurance Framework in the Greek market• Embedded ESG criteria into the underwriting process and initiated engagement with the top 20 most material clients- in terms of premium contribution- on their ESG transition, including GHG coverage and screening.Consideration of ESG risks and PAI indicators in the responsible investment framework policy shaping the investment decision making process• Added 4 more art.8 funds for a total of 9 unit-linked products that promote ESG characteristics available to our clients

Pillar	Material issue	Our performance in 2024
<div>Drive Social Purpose</div> <div></div>	Labor management	<ul style="list-style-type: none">• Total workforce of 1.303 Employees• 100% of Employees were covered by a collective bargaining agreement• 191 new hires
	Health & Safety and Wellbeing of Employees	<ul style="list-style-type: none">• 191 Employees granted parental leave• Established wellbeing initiatives for all employees
	Diversity, Equity, and Inclusion (DEI)	<ul style="list-style-type: none">• 48,89% of our total workforce is represented by women• 46,85% of women in leadership positions• Signed the Diversity charter Greece• Adopted a Diversity, Equality and Inclusion Policy
	Human capital development	<ul style="list-style-type: none">• 4.674 training hours
	Support of local communities	<ul style="list-style-type: none">• Our Social product amounted to €220 mln in 2024• 18 CSR initiatives
	Health and vitality	<ul style="list-style-type: none">• Introduced the Medi ON Health Symptom Checking App & Telemedicine Services and provided medical consultation services
	Equitable access to insurance products	<ul style="list-style-type: none">• Embedded the cutting-edge app known as Medi On to all health insureds• Deployment of telematics leading to more competitive pricing and potentially affordable premia
	Consumer financial protection	<ul style="list-style-type: none">• Availability of Value for money options

Pillar	Material issue	Our performance in 2024
<div>Grow responsibly</div> 	Data privacy and cybersecurity	<ul style="list-style-type: none">• Zero confirmed incidents for customer data breaches
	Digital transformation	<ul style="list-style-type: none">• Embraced the agile way of working
	Customer focus	<ul style="list-style-type: none">• Obtained a market-leading enterprise Net Promoter Score (NPS) of 57 for Interamerican and 73 for Anytime• Achieved an 86,2% customer retention rate across all Lines of Business
	Ethical business conduct and culture	<ul style="list-style-type: none">• Zero incidents of non-compliance with laws and regulations• Zero confirmed incidents of corruption• Zero legal action for anti-competitive behavior anti-trust, and monopoly practices
	Sustainable procurement	<ul style="list-style-type: none">• Developed and implemented the Sustainable Procurement Framework• 86,95% proportion of spending on national suppliers• 29% of suppliers assessed with ESG criteria



03

Portrait of Interamerican

[GRI 2-6]

3.1 Our Business Strategy

INTERAMERICAN Hellenic Insurance Company S.A. (hereinafter “Interamerican”, “We”) operates since 1969 in the Greek insurance market. We offer a wide range of individual and corporate insurance schemes covering Life, Personal Accidents, Health and Retirement as well as Vehicle, Home Insurance and other non-life products providing comprehensive protection to millions of clients in Greece and beyond, focusing on improving the quality of people’s lives. Since 2023, with the acquisition of Horizon General Insurance Company, we leveraged its composite license to consolidate all Lines of Business under a single entity forming “Interamerican Hellenic Insurance Company S.A”.

~1m

Individual and business customers

€495m

Gross Written Premiums

€252m

Claims paid

784

Tied agents

986

Brokers offices

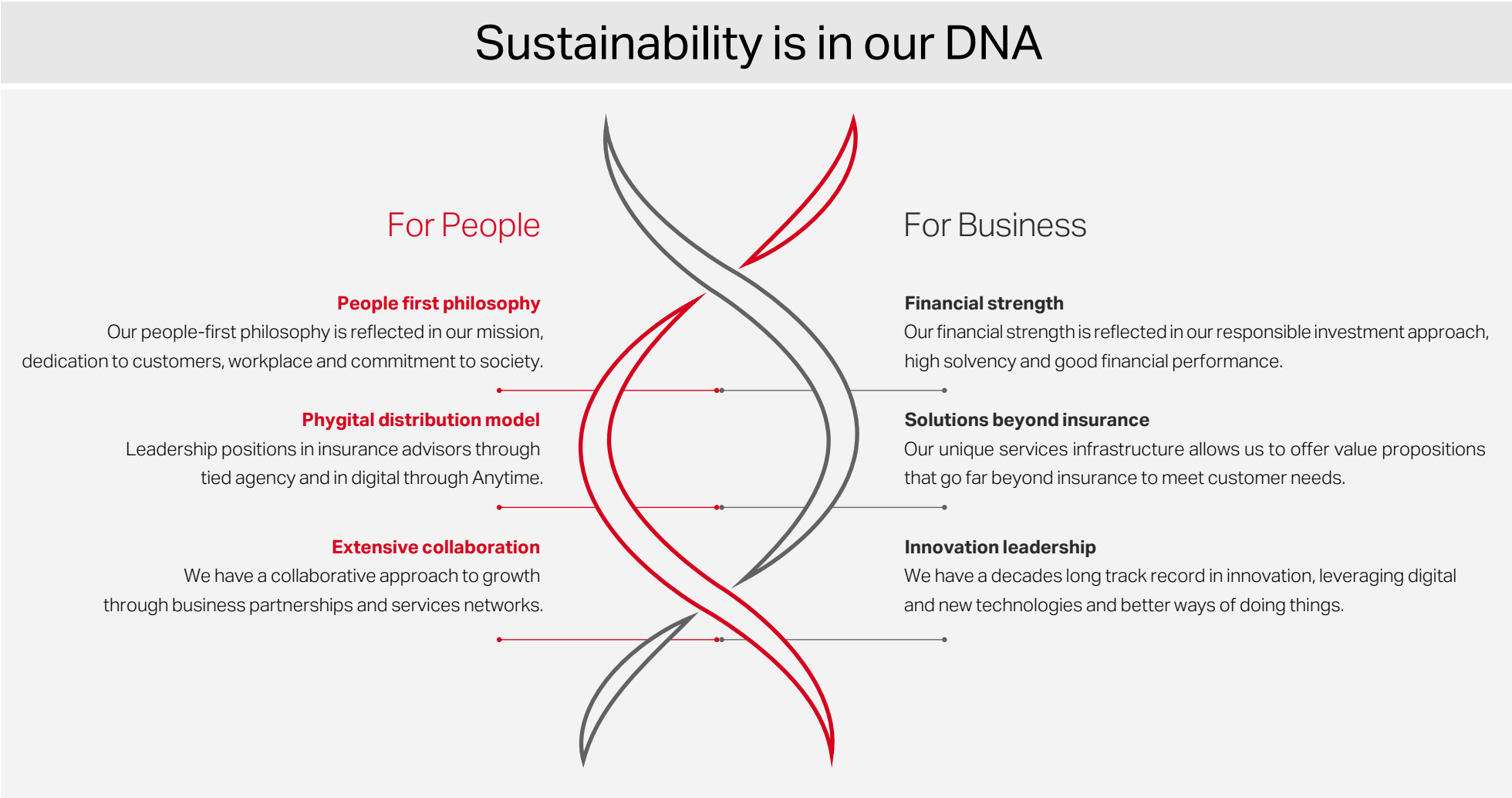
46

Sales offices



3.2 Our Business Model

Our business model is underpinned by a steadfast commitment to long-term value creation for ourselves and our stakeholders through our product and services platform. We integrate market feedback into product and services iterations to serve the needs of our insured populations, create a fair working environment, minimize our environmental footprint, and strive to make a scalable positive impact on society.





Our Mission

To support people to live safer, longer, and better lives.



Our Vision

To be the first Organization in the Greek Insurance Market that expands the traditional boundaries of insurance through service ecosystems and products, while improving the quality of life of customers and powering feelings of satisfaction and pride of employees and our partners.



Our Values

● **Ambition**

Our ambition underpins our business vision and motivates our constant pursuit of development. It encourages initiative and creativity, allowing us to set and achieve even higher goals.

● **Pride**

Pride in our organization, our performance and our involvement in the wider community is the foundation for creating a positive and empowering working environment.

● **Innovation**

Innovation allows us to adapt and overcome challenges, constantly evolving and promoting solutions that not only meet the needs of the present but also shape the future.

● **Passion**

Passion is the driving force that propels us to face every challenge with optimism and dedication. It is what makes us work diligently and strive for excellence in every action we take.

● **Decisiveness**

Decisiveness helps us to make timely and effective decisions, always oriented towards solving problems and achieving goals.

3.3 Our Economic Performance in 2024

[GRI 201-1, GRI 201-4]

In the financial year 2024, we continued our robust growth trajectory as is reflected in the relevant GWP figures. We demonstrated exceptional resilience and adaptability, successfully navigating inflation-ary pressures, the ongoing geopolitical challenges and supply chain disruptions. Our focused strategic initiatives and steadfast commitment to sustainability have not only minimized our environmental footprint but have also positioned us as a partner of strong financial resilience and reliability for our policyholders. These strategies are intended to generate long-term value for our shareholders, clients, and employees, laying a strong foundation for continuous growth and stability. Moreover, in 2024, the financial aid that Interamerican received from the Greek government remained at the same level as the previous year's € 2,54 million due to a reduction in tax income resulting from its participation in the PSI bond exchange programme.

The following table presents a detailed breakdown of the direct economic value generated and distributed by Interamerican:

(€ mil)	2024	2023	2022
Direct economic value generated	478,87	441,60	371,50
Operating costs	49,24	48,15	48,58
Employee Wages	43,75	39,85	36,60
Payments to providers of capital	0,00	10,00*	0,00
Payments to government	0,98	2,07	2,63
Community Investments	0,08	0,12	0,22
Economic value distributed	94,05	100,19	88,03
Economic value retained	384,82	341,40	283,47

The data is presented on an accrual basis.
The direct economic value generated and distributed is calculated in aggregate for all companies in the Interamerican Group.
* Restatement since the prior year's report was published before the distribution of dividends

Social Product Distribution
For 2024, the total Social Product of Interamerican amounted to €219,82 million broken down as follows:

Social Product Distribution (€ mil)	2024	2023	2022
Employee Wages	43,75	39,85	36,60
Contribution to social securities	12,14	10,74	12,01
Corporate Income Tax	0,98	2,07	2,63
Payments to Providers of Capital	0,00	10,00*	0,00
Investment in Fixed Assets	18,12	18,58	11,16
Payments to Partners (incl. Sales Network and Assistance Partners):	144,75	136,37	131,95
i) Intermediaries' fees	73,01	63,91	57,82
i) Suppliers' fees	71,74	72,46	74,13
Expenditure on Corporate Social Responsibility Initiatives (ESR)	0,08	0,12	0,22
Total	219,82	217,73	194,57

* Restatement since the prior year's report was published before the distribution of dividends

3.4 Memberships and Associations

[GRI 2-28]

At Interamerican, we are active members of international and national associations and alliances committed to sustainable growth, aiming to expand our expertise in developing sustainable strategic pathways and setting sustainability targets. Below is a brief mention of the entities that we participate in or collaborate with:



United Nations Global Compact (UNGC)

We are a member of the UNGC, the world's largest corporate sustainability initiative.



United Nations Sustainable Development Goals (SDGs)

We support the 17 Sustainable Development Goals (SDGs).



United Nations Environment Programme Finance Initiative UNEPFI (HAIC)

We are a member of UNEPFI as a signatory of the Principles for Sustainable Insurance.



PCAF Partnership for Carbon Accounting

We are a signatory of the Partnership for Carbon Accounting Financials (PCAF), committing to measure and disclose the greenhouse gas emissions associated with our portfolios.





2014/2015 Global Investor Statement on Climate Change

We are a signatory of the Global Investor Statement on Climate Change



European Road Safety Charter

Since 2009, we have joined the European Road Safety Charter, the largest civil society platform on road safety.



Global Sustain

Since 2007, we have been a member of Global Sustain, a community for companies and executives who want to achieve their ESG goals, offering education, support, networking and access to sustainability best practices




Hellenic Network for Corporate Social Responsibility (CSR Hellas)

We are a proud member of the Hellenic Network for Corporate Social Responsibility – CSR Hellas.



Transparency International Greece

Since 2017, we have signed a Memorandum of Cooperation and participate in their Business Integrity Forum



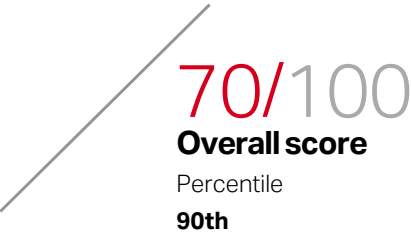
Diversity Charter Greece

In 2024 we became a signatory of the Diversity Charter Greece, committing further to a diverse and inclusive workplace.



3.5 Distinctions and awards

In 2024, we earned a **Silver Medal** from **EcoVadis**, a global leader in ESG ratings, recognizing our strong commitment to sustainability. This achievement reflects our ongoing efforts to embed ESG principles into everything we do, as we work toward a more sustainable future and is going to serve as our base for further developments in the future.



Most Sustainable Companies in Greece 2024

Interamerican was included in the list of *"The 50 Most Sustainable Companies in Greece 2024"*, according to the ESG Index in Greece, published for the seventh consecutive year by the QualityNet Foundation. This recognition represents the highest distinction in sustainable development in Greece and highlights the Group's holistic approach to ESG issues and responsible business.

Hellenic Responsible Business Awards 2024

These awards are tangible recognition of our strategy to integrate sustainability into every aspect of our business operations, as well as our ongoing commitment to responsible growth and creating a positive social impact.

- **Gold award** for the Group's Sustainability Report: *"The journey toward a sustainable future"*
- **Gold award** for the new telemedicine service offered to our insured clients via the MediOn app
- **Silver award** for the pioneering project "Shedia Home, powered by Interamerican"

Compliance Awards 2024

The Group received two significant distinctions, reaffirming its commitment to sound business practices and regulatory compliance.

- **Silver award** in the category "Best Compliance Risk Mapping", for the Systematic Integrity Risk Analysis
- **Silver award** in the category "Best Governance Initiatives", for the ESG Governance and Operating Model that supports the effective implementation of the Group's sustainability strategy

Digital Finance Awards 2024

For the second consecutive year, the Group was honored with the esteemed title of "Digital Insurance Company of the Year", along with five additional awards, underscoring its sustained leadership in technology and innovation within the insurance industry:

- **Gold** > Best Paperless Digital Initiative
- **Gold** > Best Digital Transformation Initiative
- **Gold** > Best Use of Technology for Claims
- **Gold** > Best Cyber-threat Protection and Cyber-Security Project
- **Silver** > Best AI-driven Initiative
- **Bronze** > Best CX/Customer Loyalty Initiative

HR Awards 2024

Three HR awards highlight the company's commitment to equality, the empowerment of women in leadership, open communication, and employee wellbeing, affirming its vision for a modern, inclusive, and supportive work environment:

- **Gold** in the category "Best Use of Mentoring", for the Reverse Mentoring & Mentoring for Women in Leadership program
- **Silver** in the category "Best Internal Communication Initiative", for the Interamerican Open Dialogue Hub
- **Bronze** in the category "Most Effective Use of Flexible Work Arrangements", for Hybrid FlexiWork by Interamerican

World-class Workplace – Effectory

The Group received the international "World-class Workplace" distinction, an employer excellence label based entirely on employee evaluations. Effectory analyzed the results of the Employee Survey and ranked the company among the top performers in 2024, according to international employer benchmarks.

Brandon Hall Group HCM Excellence Awards

A Gold award in the category "Best Learning Technology Implementation" was granted for the Digital Learning Academy, the Group's educational platform for its insurance advisors. This recognition highlights the company's commitment to innovation and high-quality training across its advisor network, reinforcing knowledge as a key driver of exceptional service delivery.



04

Our approach to sustainability



At Interamerican, we don't consider sustainability as just a commitment, but a guiding principle embedded in our organizational ethos. Aligned with the UN SDGs, we are dedicated to fostering positive change on a global scale. In our steadfast pursuit of sustainability, we have embarked on a pioneering journey, elevating our efforts by incorporating the double materiality approach into our strategic planning.

This strategic framework enables us to holistically evaluate the impacts of our operations, not only from a financial perspective but also in terms of their broader societal and environmental implications. Furthermore, our commitment extends beyond internal assessments, as we prioritize transparent and meaningful communication with our stakeholders.

Our Sustainable development policy

In 2024, we put into force our Sustainable development policy, a structured approach to our sustainable development goals and ambitions. The Policy sets out to describe in great detail our targets across each pillar of ESG, the scope of our actions and measures and the way in which Sustainability is ingrained in our DNA. Furthermore, it has been approved by our Board of Directors and is publicly available on our website, fostering transparency and accountability and bolstering trust with our stakeholders.

4.1 Stakeholder dialogue and engagement

[GRI 2-29]




The cornerstone of our Sustainable Development Strategy lies in nurturing strong relationships and collaborating with diverse stakeholder groups. These interactions play a pivotal role in deepening our understanding of the impact of our activities whilst consistently striving to meet stakeholder expectations and developing mutual trust. In shaping our course and strategy, decisions are made with thorough consideration of stakeholders' expectations in environmental, social, and economic dimensions. To drive a comprehensive dialogue, we actively engage with stakeholder groups, creating a forum that directly addresses economic and social needs while ensuring long-term relevance.




In 2023, we conducted a materiality analysis exercise as part of our engagement with stakeholders, seeking a comprehensive understanding of ESG issues that have substantial impacts on both the business and the broader society and environment.






The engagement with our stakeholders is captured in the following table, illustrating the diverse categories of stakeholders within Interamerican. This table outlines the methods, frequency, and outcomes of the Company's communication with each stakeholder group, aligning with the principles of our ESG commitment.





Categories of Stakeholders	Channels of communication	Frequency of engagement	Engagement outcomes
<div>Shareholders and investors</div> <div></div>	<div>1. Annual shareholders' meeting</div> <div>2. Participation in investment forums</div> <div>3. Financial reports</div> <div>4. Press releases</div>	<div>1. Annually</div> <div>2. Whenever deemed necessary</div> <div>3. Quarterly</div> <div>4. Whenever deemed necessary</div>	<div>• Financial performance</div> <div>• Transparency</div> <div>• ESG performance</div> <div>• Fair business practices</div> <div>• Regulatory compliance</div> <div>• Business governance</div>
<div>Employees</div> <div></div>	<div>1. Reference channels</div> <div>2. Working groups</div> <div>3. Social media</div> <div>4. Newsletters</div>	<div>1. Continuously</div> <div>2. Whenever deemed necessary</div> <div>3. Continuously</div> <div>4. On a weekly basis</div>	<div>• Occupational health and safety</div> <div>• Education and training</div> <div>• Equal opportunities</div> <div>• Inter-company dialogue</div> <div>• Compensation and reward conditions</div> <div>• Protection of human rights</div> <div>• Organizational effectiveness</div> <div>• Fair working conditions</div>
<div>Internal ESG experts</div> <div></div>	<div>1. Specialized Conferences</div> <div>2. Company publications</div> <div>3. Social Media</div> <div>4. Website</div>	<div>1. Whenever deemed necessary</div> <div>2. Annually</div> <div>3. Continuously</div> <div>4. Whenever deemed necessary</div>	<div>• Transparency</div> <div>• Compliance with regulations</div> <div>• Active Participation in Industry Developments</div> <div>• Information Relevant to the Industry</div> <div>• ESG performance</div> <div>• Positive environmental impacts</div>

Categories of Stakeholders	Channels of communication	Frequency of engagement	Engagement outcomes
<div>Clients</div> <div></div>	<div>1. Customer support line</div> <div>2. Social media</div> <div>3. Complaints procedures</div> <div>4. Newsletters</div> <div>5. Press releases</div>	<div>1. Continuously</div> <div>2. On a weekly basis</div> <div>3. Continuously</div> <div>4. On a weekly basis</div> <div>5. Whenever deemed necessary</div>	<div>• Customer satisfaction</div> <div>• Innovation</div> <div>• Fair business practices</div> <div>• Data protection and privacy</div> <div>• Insurance and product quality assurance</div> <div>• Small footprint products</div>
<div>Insurance advisors (Tied agency, brokers)</div> <div></div>	<div>1. Publications of the Company</div> <div>2. Conferences</div> <div>3. Social media</div> <div>4. Website</div> <div>5. Meetings</div> <div>6. Working groups</div>	<div>1. Whenever deemed necessary</div> <div>2. Whenever deemed necessary</div> <div>3. On a weekly basis</div> <div>4. Ongoing</div> <div>5. Whenever deemed necessary</div> <div>6. Whenever deemed necessary</div>	<div>• Industry-related information</div> <div>• Transparency</div> <div>• Regulatory compliance</div> <div>• Active participation in industry events</div>
<div>Health care facilities</div> <div></div>	<div>1. Meetings</div> <div>2. Website</div> <div>3. Social media</div> <div>4. Inspections and evaluations</div>	<div>1. Whenever deemed necessary</div> <div>2. Continuously</div> <div>3. On a weekly basis</div> <div>4. Whenever deemed necessary</div>	<div>• Business ethics and compliance with the law</div> <div>• Provision for emergencies</div> <div>• Consistency of payments</div> <div>• Consistency of delivery times</div> <div>• Fair business practices</div> <div>• Data protection and privacy</div> <div>• Transparency</div> <div>• Procurement policies</div>



Categories of Stakeholders	Channels of communication	Frequency of engagement	Engagement outcomes
<div>Aggregator</div> <div></div>	<div>1. Direct communication</div> <div>2. Financial statements</div> <div>3. Website</div>	<div>1. Whenever deemed necessary</div> <div>2. Quarterly and annually</div> <div>3. Continuously</div>	<div>• Financial performance</div> <div>• Transparency</div> <div>• Coverage of financial liabilities</div> <div>• Regulatory compliance</div>
<div>Bancassurance</div> <div></div>	<div>1. Website</div> <div>2. Press releases</div> <div>3. Social media</div> <div>4. Dialogue with officials' bodies</div>	<div>1. Continuously</div> <div>2. Whenever deemed necessary</div> <div>3. On a weekly basis</div> <div>4. Whenever deemed necessary</div>	<div>• Interaction with local communities</div> <div>• Investing in social capital</div> <div>• Financial economic impact</div> <div>• Generation of employment opportunities</div>
<div>Organization, Institute, Association</div> <div></div>	<div>1. Special meetings</div> <div>2. Finance results</div> <div>3. Periodic audits</div>	<div>1. Whenever deemed necessary</div> <div>2. Annually</div> <div>3. Whenever deemed necessary</div>	<div>• Fair business practices</div> <div>• Transparency</div> <div>• Regulatory compliance</div>

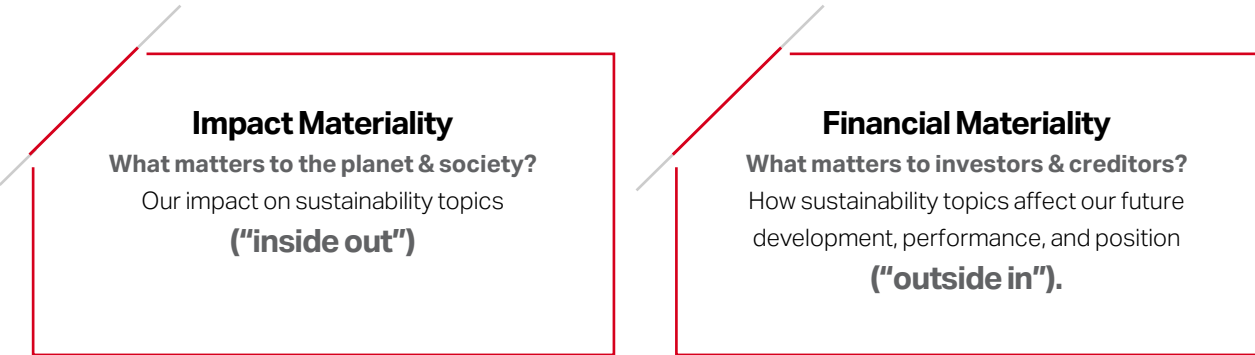
Categories of Stakeholders	Channels of communication	Frequency of engagement	Engagement outcomes
<div>Media</div> <div></div>	<div>1. Press releases</div> <div>2. Newsletters</div> <div>3. Sponsored activities</div> <div>4. Social media</div>	<div>1. On a weekly basis</div> <div>2. Monthly</div> <div>3. Whenever necessary</div> <div>4. On a weekly basis</div>	<div>• Information about the activities of the Company</div> <div>• Information about the industry</div> <div>• ESG performance</div> <div>• Transparency</div>
<div>External ESG experts</div> <div></div>	<div>1. Specialized Conferences</div> <div>2. Company publications</div> <div>3. Social Media</div> <div>4. Website</div>	<div>1. Whenever deemed necessary</div> <div>2. Annually</div> <div>3. Continuously</div> <div>4. Whenever deemed necessary</div>	<div>• Transparency</div> <div>• Compliance with regulations</div> <div>• Active Participation in Industry Developments</div> <div>• Information Relevant to the Industry</div> <div>• ESG performance</div> <div>• Positive environmental impacts</div>

4.2 Double materiality approach

[GRI 3-1, GRI 3-2, GRI 201-2]

Our approach to double materiality entails a comprehensive contemplation of impact materiality, assessing the actual or potential impacts arising from our activities on people and the environment. Alongside it, financial materiality evaluates risks or opportunities causing material financial influence. In the next section, we explore how these dimensions interact, revealing their connections and highlighting our commitment to navigating the dynamic landscape of sustainability.

"Double materiality" addresses the full spectrum of either and both perspectives, resulting in a holistic lens of what matters to the broader stakeholder of a company.



In this context, we have adopted a forward-thinking approach by integrating the concept of "double materiality" into our operational and insurance framework. We conducted the double materiality assessment in 2023 applicable for a 2-year time horizon. As stewards of responsible business practices, we recognize the profound impact our operations can have not only within our organization but also on the broader societal and environmental spectrum. This has led us to embrace a comprehensive lens that extends beyond traditional sustainability reporting standards:

Value Chain Mapping and ESRS Alignment

We initiated the DMA by mapping our value chain. This exercise, aligned with the Environmental, Social, and Risk Sub-system (ESRS) Standards, providing insights into the upstream and downstream sectors impacting our operations. Key points include:

- Value chain mapping to identify operational sectors.
- Alignment with ESRS Standards for capturing relevant sustainability issues.

Stakeholder Inclusivity in Materiality Assessment

Recognizing the importance of diverse perspectives, we carefully selected representatives from various stakeholder groups. This inclusive approach ensured the consideration of multiple viewpoints, aligning sustainability initiatives with stakeholder needs and expectations. Key points include:

- Careful selection of diverse stakeholders.
- Inclusivity in materiality assessment for a comprehensive perspective.

ESG Topic Identification Using Global Frameworks

We conducted an exhaustive analysis of reputable sustainability frameworks, such as GRI, SASB, UNGC, and IFRS. This step allowed for the identification of a wide range of sustainability topics, addressing both industry-specific and overarching societal concerns. Key points include:

- Analysis of GRI, SASB, UNGC, and IFRS frameworks.
- Identification of diverse sustainability topics relevant to Interamerican.

Double Materiality Assessment for Informed Decision-Making

We conducted a robust Double Materiality assessment, leveraging impact and financial materiality. This step entailed the analysis of identified sustainability topics from both an external and internal standpoint, resulting in informed decisions on material topics. Key points include:

- Dual assessment of impact materiality and financial materiality.
- Evaluation of actual and potential impacts on people, the environment, and financial performance.
- Determination of material sustainability topics for focused sustainability efforts.

Double materiality analysis

































The analysis captured in our impact assessment table marks a pivotal step towards understanding the specificities of our company's operations, presenting a detailed overview of the ESG landscape. By itemizing the impacts generated for each ESG topic and classifying them as positive or negative, we gain valuable insights into the most important consequences of our activities. The aggregation of scores for impact, financial, and double materiality elevates this analysis to a strategic level as the identified risks and opportunities shall be an integral part of the company's risk management framework. This
















holistic approach enables us to pinpoint the interconnection between our operations, the environment, and society, offering a roadmap to navigate potential risks and capitalize on opportunities. Moreover, the alignment of our ESG topics with the UN SDGs further underscores our commitment to global sustainability objectives. This analysis serves not only as a reflection of our impact but as a guidepost for informed decision-making, positioning us to refine our strategies, foster transparency through enhanced disclosure practices, and ultimately drive positive change in our operational landscape.

ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
E1 Climate change	Energy	Energy efficiency	Accelerating the transition to a more energy efficient operating model through the promotion of RES technologies and energy efficiency initiatives	+				
			Heavy reliance on non-renewable energy sources and limited adoption of renewable energy.	-				
	Climate change mitigation	Decarbonization	Promotion of insurance products and operational measures to tackle climate change and reduce GHG emissions.	+				
			Increase of insurance products/services and operational practices, that increase GHG emissions.	-				
























ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
E1 Climate change	Climate change adaptation	Natural disasters	Commercialization of insurance product offerings / services with coverage on climate-related perils other than earthquake and flood (e.g. wildfire, etc.) across Mobility and Convenience ecosystems.	+				<div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div></div>
			Absence of a diverse set of NatCat (Natural Catastrophic) scenarios in risk modelling and dynamic pricing to reduce company's risk exposure.	-				
		Resilient portfolios	Commercial bonus on risk premium and other incentives for clientele with ESG transition pathways and exclusionary criteria for underlying investments in firms with ambiguous economic activities.	+				<div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>
			Limited insurance offerings that meet customers' sustainability preferences across LoBs and absence of a responsible investment policy in place.	-				






















ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
E4 Biodiversity & Ecosystems	Direct impact drivers of biodiversity loss	Biodiversity	Inclusionary criteria for firms that are committed to supporting nature-based solutions such as zero deforestation and biodiversity pledges in the underwriting portfolios.					13 CLIMATE ACTION
			Continuous integration of nature-negative clients in the underwriting portfolios.					
E5 Resource use and circular economy	Resource - Inflows	Circular economy practices	Implementation of appropriate collection, treatment, reuse, and recycling systems to promote circular economy practices, both in own operations and associated facilities.					2 ZERO HUNGER 8 DECENT WORK AND ECONOMIC GROWTH 17 PARTNERSHIPS FOR THE GOALS
	Resource-outflows Waste		Absence of waste management policies and procedures both in own operations and associated facilities, leading to an increase in waste generation.					

ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
S1 Own workforce	Working Conditions	Health & Safety and Wellbeing	Implementation of a strong and effective health and safety management system leading to a safe working environment					<div><div>3 GOOD HEALTH AND WELL-BEING</div><div>4 QUALITY EDUCATION</div><div>5 GENDER EQUALITY</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div>
			Absence of initiatives focused on employee's wellbeing leading to an unhealthy working environment.					
	Equal Treatment and opportunities for all	Diversity, Equity and Inclusion (DEI)	Ensuring equal treatment and opportunities for all through the implementation of integrated policies and systems.					<div><div>5 GENDER EQUALITY</div><div>10 REDUCED INEQUALITIES</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>
			Increased inequalities and incidents of employee's discrimination, due to the lack of initiatives to promote diversity, equality, and inclusion.					
	Other work-related rights	Human capital development	Implementation of measures for the employees' training and development, to increase employee performance.					<div><div>5 GENDER EQUALITY</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div>
			Absence of established procedures for the training and development of employees, leading to decreased productivity and employee skills.					
	Own Workers	Labor management	Fostering employee satisfaction and engagement through the creation of a stable work environment that actively supports career growth and development.					<div><div>5 GENDER EQUALITY</div><div>10 REDUCED INEQUALITIES</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>
			Low employee engagement rate and high turnover rate, due to the lack of established procedures for the development of the workforce.					

ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
S2 - Workers in the value chain	Working conditions	Health and Vitality	Embedment of a robust wellness ecosystem looking after the physical, emotional, and mental health of third parties, distribution channels and insured population.					<div><div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div></div><div><div>13 CLIMATE ACTION</div></div></div>
			Absence of a robust wellness ecosystem looking after the physical, emotional, and mental health of third parties, distribution channels and insured population.					
S3 Affected communities	Communities' Economic, Social, and Cultural Rights	Support of local communities	Empowering local communities and vulnerable populations through corporate social responsibility initiatives.					<div><div><div>1 NO POVERTY</div></div><div><div>2 ZERO HUNGER</div></div><div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div></div>
			Inadequate response to stakeholder concerns, due to the lack of grievance mechanisms.					



ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
S4 Consumers and end-users	Information-related impacts for consumers and/or end-users	Information democratization	Sufficient access to quality precontractual disclosures at the point of sale and periodic product training / refreshers during policy management					  
			Limited mechanisms to ensure robust quality checks potentially leading to misselling practices.					
	Social inclusion of consumers and/or end-users	Equitable access to insurance products	Provision of inclusive insurance products / principles and services that cater to the needs of underserved populations and minimize social disparities.					 
			Standardized product and services platform with limited flexibility for optionality / tailoring leading to social inequalities.					
	Financial wellbeing and financial certainty Prevention and education	Customer financial protection	Socialization of insurance product offerings/services promoting financial well-being and empowerment of individuals, leading to out-of-pocket savings and improved societal welfare.					  
			Limited breadth of coverage in insurance products / services resulting in increased financial exposure and diminished well-being.					

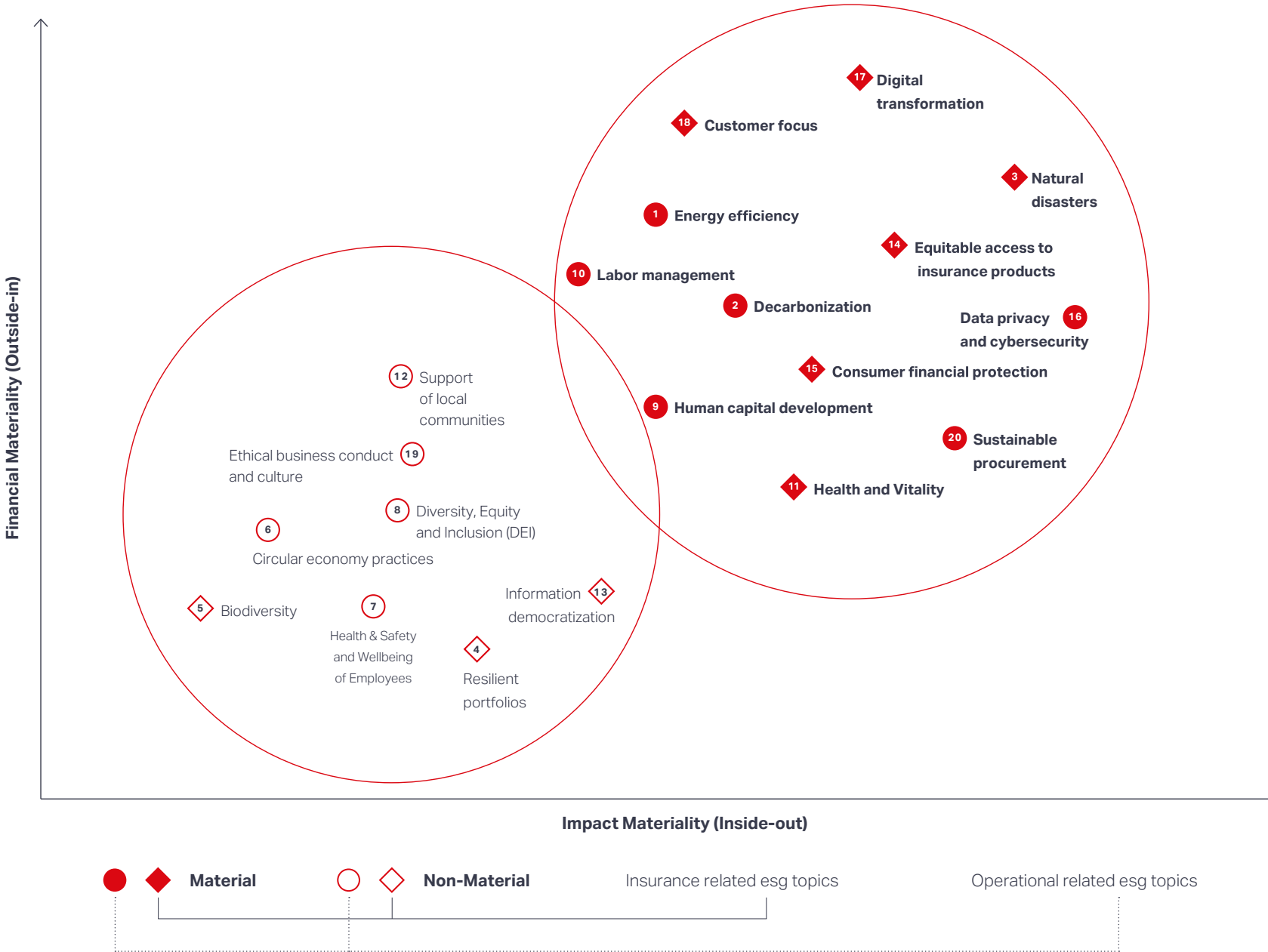
ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
G1 Business Conduct	Data and cybersecurity	Data privacy and cybersecurity	Ensuring the protection of personal data through the establishment of a robust cybersecurity framework.					
			Lack of established cybersecurity frameworks, leading to incidents of data breaches and personal data leaks.					
	Corporate culture	Digital transformation	Strategic investments in digital innovation leading to operational efficiencies and sustained competitive advantage.					 
			Lack of technology modernization initiatives to carve out or enhance administration legacy systems across Lines of Business.					
		Customer focus	Integrated insurance products/services and omni-channel communication approach leading to the increase of overall customers' satisfaction.					  
			Fragmented insurance product offerings and limited communication channels contributing to a decline in overall customer satisfaction levels.					

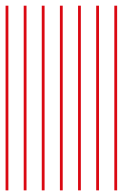
ESRS Topic	ESRS sub-topic	Interamerican's Topic	Impact generated	Type	Impact materiality level	Financial materiality level	Double Materiality	UN SDG's alignment
G1 Business Conduct	Corruption and bribery	Ethical business conduct and culture	Fostering high ethical standards and transparency in compliance with relevant legislations through established policies and systems.	+				<div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>
			Increased instances of ethical misconduct and/or non-compliance with laws and regulations, due to inadequate policies and measures.	-				
	Management of relationships with suppliers, including payment practices	Sustainable procurement	Enhancing ESG practices in the wider value chain by integrating sustainability criteria in the supplier evaluation and selection process.	+				<div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div></div>
			Insufficient ESG screening among suppliers, leading to adverse effects across the supply chain.	-				

4.3 ESG material issues

[GRI 3-2]

The correlation between the identified material issues based on impact materiality (X-axis) and financial materiality (Y-axis) empowers us to underpin the impact of our operations on sustainability aspects and how these factors affect our future development, performance, and influence. This analysis aids in highlighting crucial concerns, allowing for strategic prioritization of activities to address potential impacts or capitalize on emerging opportunities within the ESG ecosystem.





Act on the planet

- 1 Energy efficiency
- 2 Decarbonization
- 3 Natural disasters
- 4 Resilient portfolios
- 5 Biodiversity
- 6 Circular economy practices



Drive social purpose

- 9 Human capital development
- 10 Labor management
- 11 Health and Vitality
- 14 Equitable access to insurance products
- 15 Consumer financial protection
- 7 Health & Safety and Wellbeing
- 8 Diversity, Equity and Inclusion (DEI)
- 12 Support of local communities
- 13 Information democratization



Grow responsibly

- 16 Data privacy and cybersecurity
- 17 Digital transformation
- 18 Customer focus
- 20 Sustainable procurement
- 19 Ethical business conduct and culture



4.4 Our Sustainable Development Strategy




At Interamerican, our sustainability strategy is a deliberate step towards positive change, aimed at enhancing not only our company's well-being but also benefiting our stakeholders and society at large. We are proud to highlight our revamped ESG strategy that reflects a comprehensive redesign compared to the previous year. Our renewed approach aims to address emerging challenges and aligns with our commitment to sustainability and responsible business practices. We've crafted this strategy with a focus on meaningful contributions, striving for improvements that resonate across all aspects of our operations. By adopting sustainability principles, we aim to create a lasting positive impact that goes beyond traditional boundaries.

Our strategy revolves around three fundamental pillars: "Act on the planet," "Drive social purpose," and "Grow responsibly." These pillars serve as our guiding principles, shaping our sustainable journey. Within each pillar, we've set specific targets carefully designed to better both insurance and operational procedures.

Through these pillars and their targets, we aim to not only redefine insurance practices but also enhance overall operational efficiency, fostering positive outcomes for our stakeholders and the broader community.



Our Sustainable Strategy pillars

		
Act on the planet	Drive social purpose	Grow responsibly
Become a climate neutral company by reducing our environmental footprint	Maximize social impact and deliver sustainable solutions for everyone	Achieve long term business resilience by adhering to the highest governance standards
We contribute to a healthier and more resilient planet, by promoting sustainable practices and innovative solutions	We create a meaningful and lasting impact on our societies, by prioritizing inclusivity and supporting local communities.	We are diligent in protecting what our people value most by putting sustainability at the core of our governing system.

Our ESG targets



Act on the planet

- Become **net-zero** in own operations **by 2030**
- Reduce the **energy consumption** per employee by 30% **by 2025**
- Become **paperless by 2030**
- Increase by 30% the underwriting portfolio coverage** in commercial clients that have set and disclosed emissions reduction targets **by 2030**



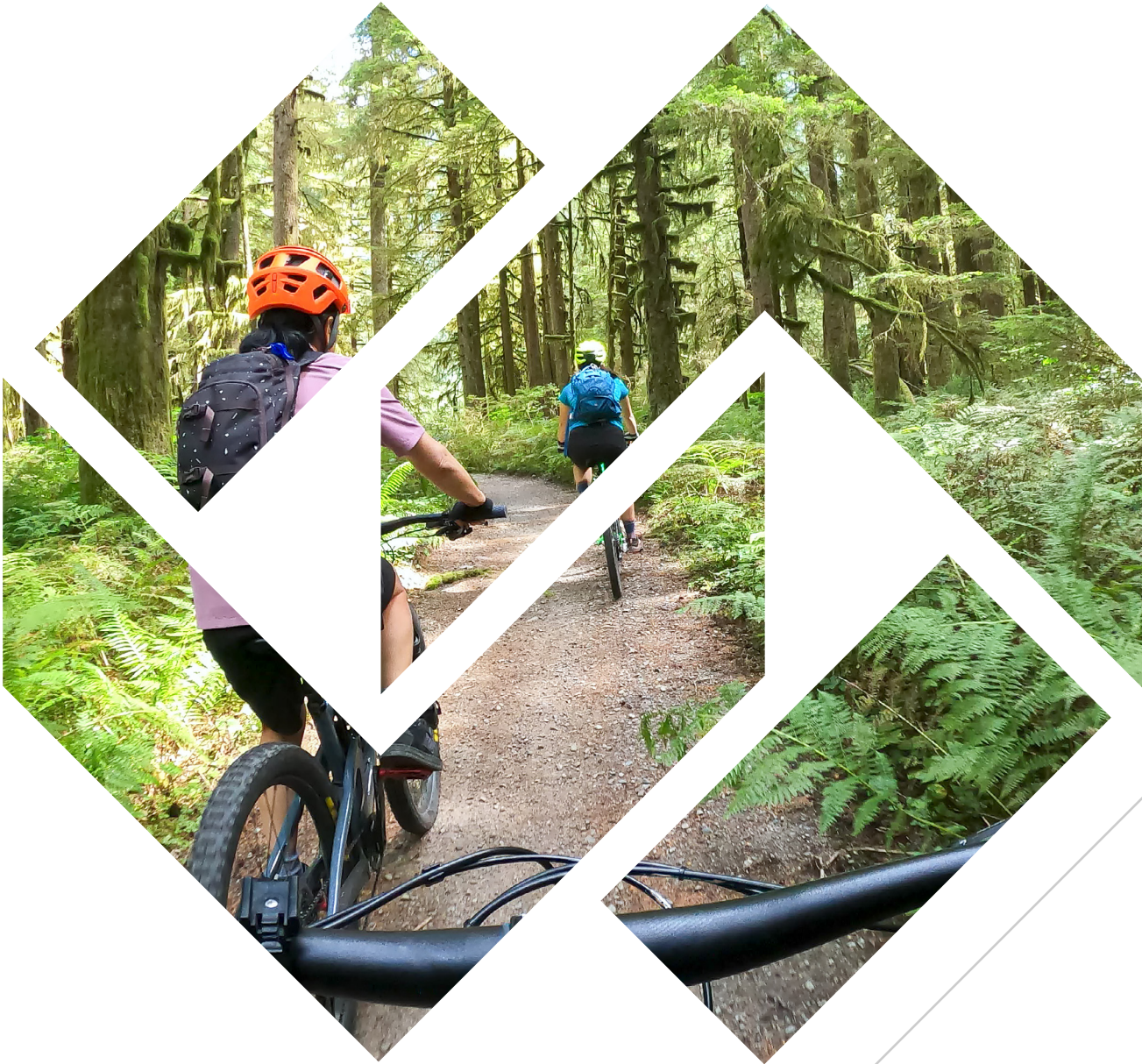
Drive social purpose

- Maintain **at least 45%** of women in leadership positions **by 2025**
- Achieve an overall **employees' engagement score of ≥7,7** **by 2030**
- Provide **tangible societal support** annually through local community engagement **by 2030**
- Increase our **responsible investments** (in net asset value) **to 50% by 2030** and **100% by 2050**
- Increase by **50% the penetration** (in GWP production) in **sustainable products** and services **by 2030**



Grow responsibly

- Evaluate **20%** of the Company's **suppliers** with **ESG criteria** **by 2025**
- Maintain **zero tolerance on corruption and bribery** incidents **by 2030**
- Increase by **10%** the weight of the **sustainability perspective** in the management **performance contracts by 2030**
- Increase **to 50%** the **digital interactions by 2030**
- (I) Increase by **10%** the average **customer retention** rate **by 2030** or (II) Decrease by **30%** the **Customer Effort Score** (CES, Convenience) **by 2030**



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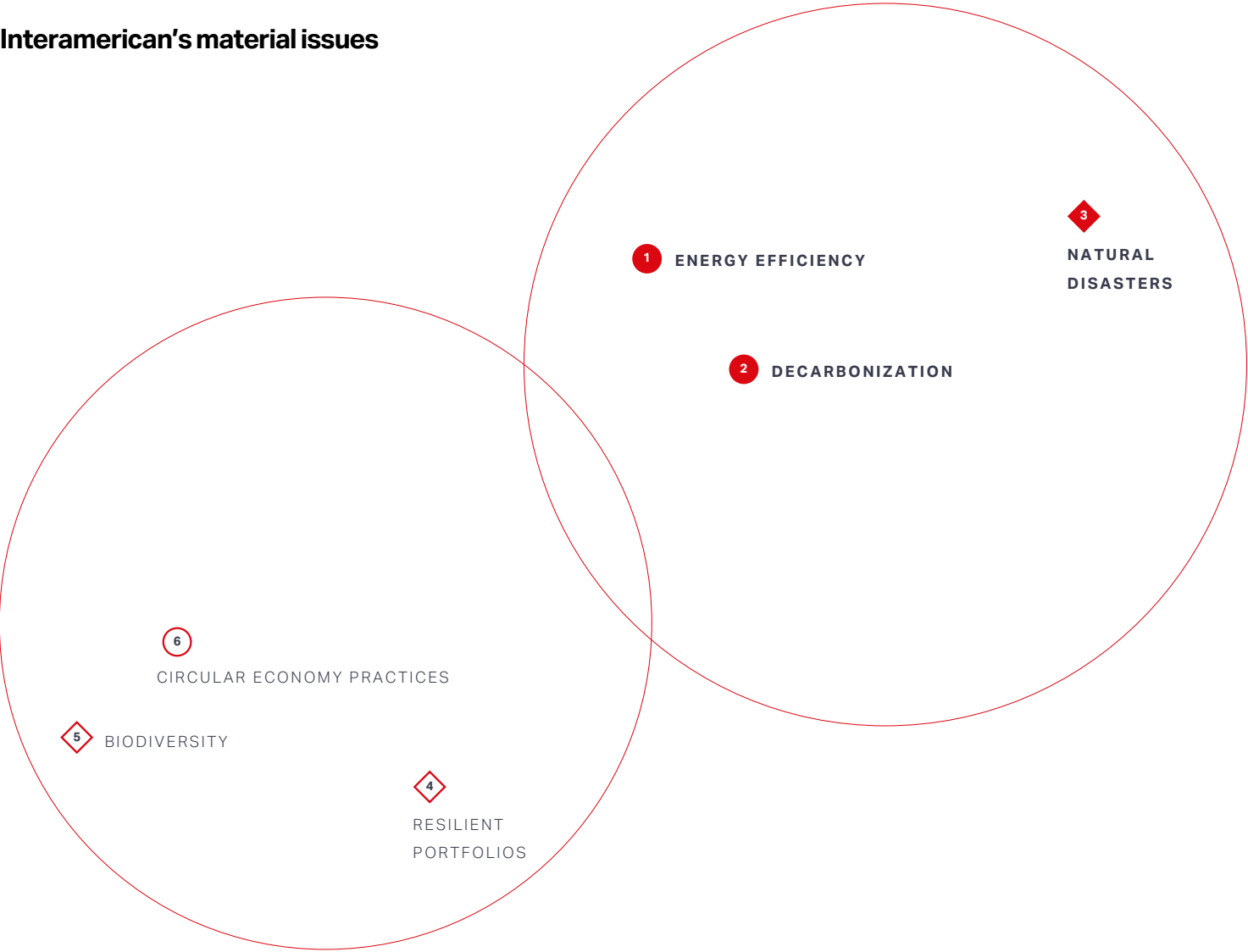
Act on the planet

[GRI 3-3]



We are dedicated to environmental responsibility, for both our own operations and insurance related services. Operating within the insurance sector demands an extended approach, combining operational efficiency with industry-specific considerations. We examine extensively our operations for efficiency, address material issues like energy consumption and waste management, and solidify our stance on decarbonization. Simultaneously, our focus on resilient portfolios and responses to natural disasters showcases our dedication to safeguarding not only our operational integrity but also the interests of our clients. In this dynamic intersection of operations and insurance, our “act on the planet” initiatives underscore our commitment to sustainability and resilience within the evolving landscape of our industry.

Interamerican’s material issues



Targets		Performance			SDGs
		2024	2023	2022	
Become net-zero in own operations by 2030	Scope 1	2.729 tn CO ₂ e	422 tn CO ₂ e	475 tn CO ₂ e	<div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div></div>
	Scope 2	374 ¹ tn CO ₂ e	146 tn CO ₂ e	1.157 tn CO ₂ e	
	Scope 3	267.041 tn CO ₂ e	226.853 ² tn CO ₂ e	359 ³ tn CO ₂ e	
Reduce the energy consumption per employee by 30% by 2025		3,27 MWh / employee	1,62 MWh / employee	1,78 mWh / employee	<div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div><div>13 CLIMATE ACTION</div></div>
Become paperless by 2030		25.764 kg	29.240 kg	30.000 kg	<div><div>2 ZERO HUNGER</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>
Increase by 30% the underwriting portfolio coverage in commercial clients that have set and disclosed emissions reduction targets by 2030		In 2024, we finalized the development of the underwriting / onboarding checklist to assess coverage on GHG emissions disclosures across clientele.			<div><div>2 ZERO HUNGER</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>

1. Scope 2 market-based emissions have been partially offset (76%) with Guarantees of Origin.

2. Scope 3 emissions were calculated across all eligible categories for the first time for reporting year 2023. This calculation was concluded late last year, so it is not included in last year's ESG report which was published earlier.

3. Scope 3 emissions in 2022 include only emissions produced from business travel.



Since 2019, we maintain the ISO 50001 Energy Management System certification.



In 2024, we obtained the ISO 14001 Environmental Management System certification.

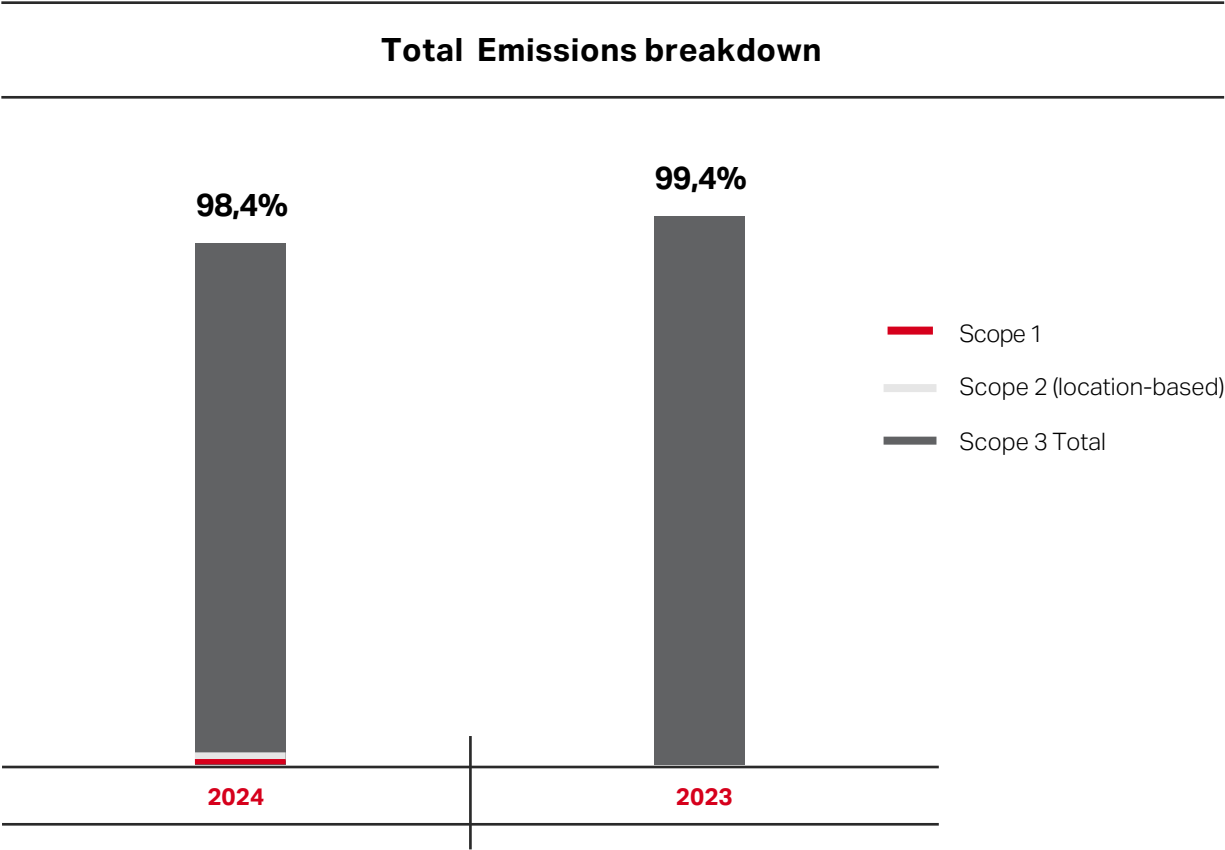
5.1 Decarbonization

[GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, GRI 305-5]

At Interamerican, we are committed to environmental sustainability, specifically exploring the practicalities of decarbonization and the thorough management of our emissions. In 2024, the reporting perimeter was expanded for the first time to include additional Interamerican Group entities-specifically INTERAMERICAN Hellenic Insurance Company S.A., INTERAMERICAN Assistance Insurance Company S.A., INTERASSISTANCE Road Assistance Services Single Member S.A., INTERASSISTANCE Commercial Company of Automobile and Tourism S.A., Athinaïke General Clinic S.A., Medifirst – Modern Private Medical Group Medical Company S.A.. For the first time, we report to the fullest extent our Scope 1, 2, and 3 emissions. This broader coverage contributed to the observed increase in Scope 1 and 2 emissions figures, reflecting a more comprehensive and transparent accounting of the Group’s environmental footprint.

Emissions (in tnCO ₂ e)	2024	2023	2022
Scope 1	2.729	422	475,35
Scope 2 (location-based)	1.560	1.058,25	1.157,37
Scope 2 (market-based)	374 ¹	145,53	758,39
Scope 3 Total	267.041	226.853	358,82 ²
Scope 3 - Categories 1-14	13.676	9.958	358,82 ²
Scope 3 - Category 15 - Investments	149.679	114.857	
Scope 3 - Category 15 - Insurance	103.686	102.038	

1. We have procured Guarantees of Origin (GOs) for 76% electricity consumption.
2. Scope 3 emissions in 2022 include only emissions produced from business travel.



Scope 3 calculations & Financed emissions

In 2024, Scope 3 emissions were calculated for the first time, covering FY23 data. The calculation process has been accomplished in line with the principles of the Greenhouse Gas Protocol and, particularly for category 15, emissions from the provision of financial services, according to the PCAF (Partnership for Carbon Accounting Financials) Standards.

The investment portfolio, consisting of assets like stocks, bonds, and real estate, is chosen diligently to meet financial needs and generate returns. The link between our portfolio and greenhouse gas emissions stems from our investments in various companies and projects.

As we allocate funds, we indirectly contribute to their operations and, consequently, their emissions. Understanding this connection is crucial to our commitment to environmental responsibility. We actively assess the impact of our investment decisions on the environment, evaluating our involvement in high-emission industries.

Our insurance portfolio includes a wide variety of risks and insured assets. Some have minimal environmental impact, while others contribute significantly to climate change. In many of the countries where we operate, vehicle fleets are relatively old, resulting in higher emissions and a considerable environmental footprint.

As we work to create a safer world and a more inclusive insurance environment, we recognize our shared responsibility in addressing these

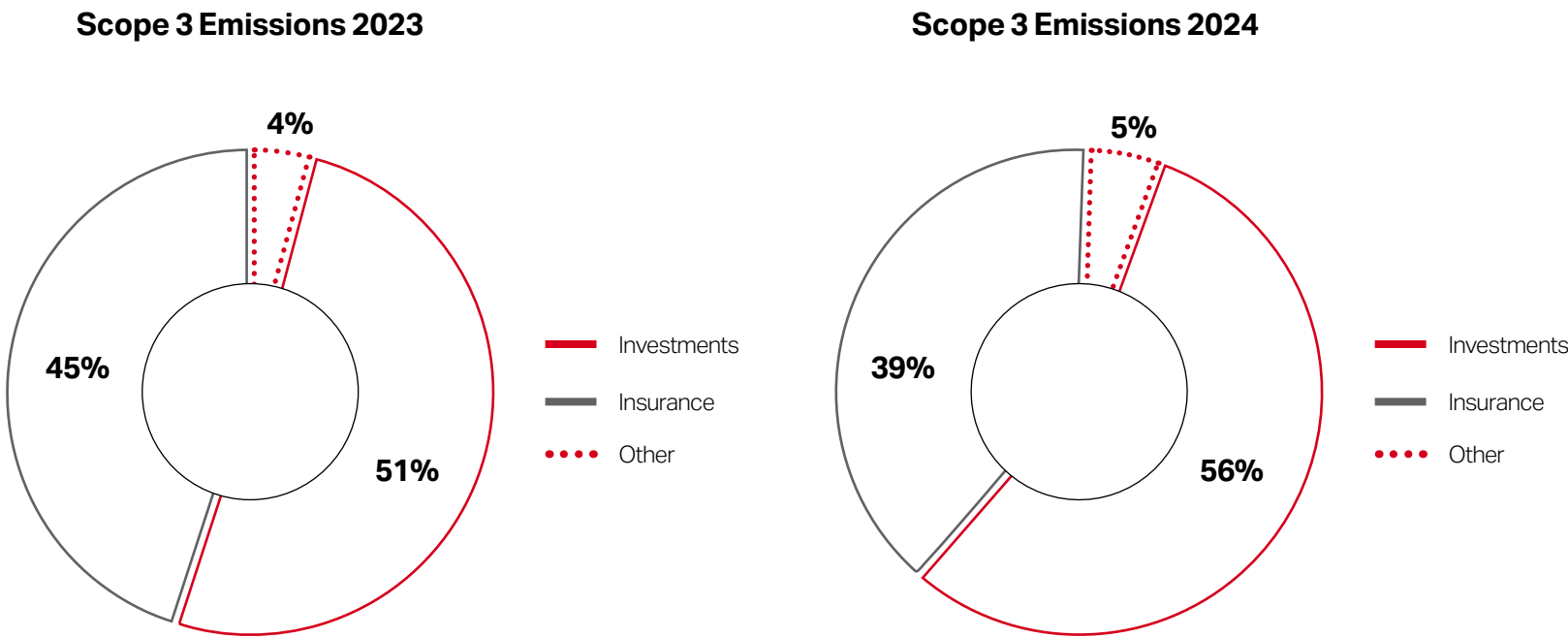
emissions. At the same time, we believe that climate action should not come at the expense of social equity. Excluding individuals who are financially unable to make more sustainable choices would go against our mission and values.

That is why we aim to maintain a careful balance between promoting sustainability and ensuring affordability. By continuing to support all our

customers, including those who are most vulnerable, we can work together on their transition toward more sustainable practices.

Our objective is to present clear and transparent insights into the relationship between our insurance and investment portfolios and greenhouse gas emissions, aligning with industry sustainability reporting standards.

Analysis of scope 3 emissions



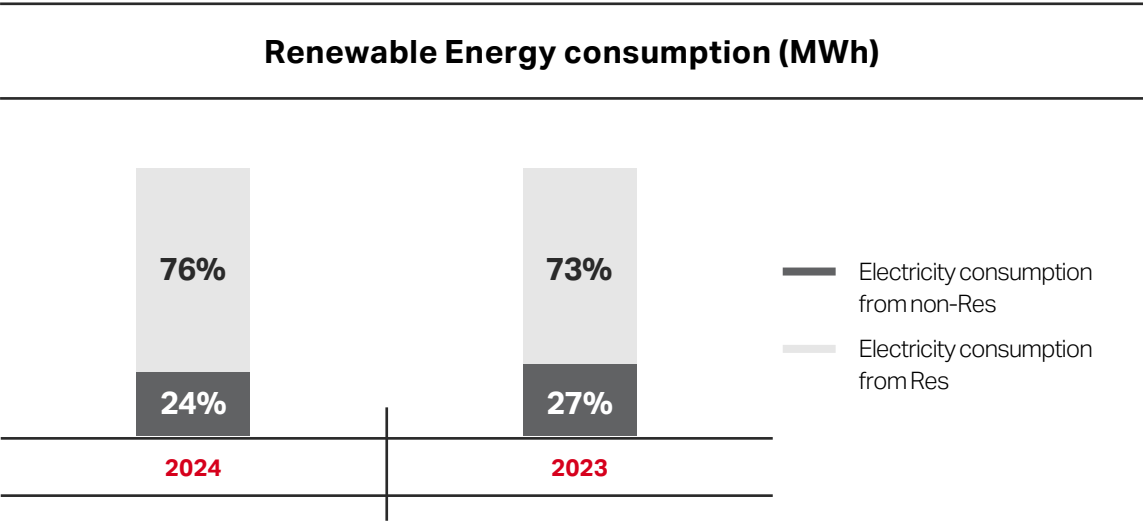
5.2 Energy Efficiency

[GRI 302-1, GRI 302-3, GRI 302-4]

In our pursuit of environmental responsibility, our attention extends to the critical area of energy consumption. Recognizing the profound impact that energy has on both our operational efficiency and broader environmental footprint, we have taken deliberate steps to monitor and manage our energy consumption. In 2024, the reporting scope was expanded to better reflect our impact and increase our transparency. For this reason, the consumption appears to be increased when in reality it simply reflects the inclusion of the extended Group as defined in chapter "5.1 Decarbonization". The fuel consumption presented below was converted to energy units using the conversion factors published by the Greek Ministry of the Environment and Energy in the context of the Greek Climate Law.

Energy consumption (MWh)	2024	2023	2022
Diesel / Heating oil consumption	137	128	303
Natural gas consumption	488	39	126
Vehicle fuel consumption	9.095	1.360	1.561
Total fuel consumption within the organization from non-renewable sources	9.720	1.527	1.990
Total Electricity consumption	4.263	1.981	2.167
Electricity consumption from non-RES	1.021	531	2.167
Electricity consumption from RES	3.242**	1.450	0
Total energy consumption within the organization	13.983	3.509	4.157
Total number of employees (headcount)	1.303	1.220	1.219
Energy intensity* (MWh / number of Employees)	3,27	1,78	1,62

*Energy intensity is calculated as: the total electricity consumption divided by the total number of employees (by headcount)
**The amount includes both purchased G.O.s and no-cost allocated G.O.s issued by DAPEEP (Greek Operator for RES and G.O.s)



Energy saving guidelines and standard operating procedures

In 2024, we put in place guidelines that cover the whole organization and optimize the use of resources, in particular relating to energy consumption, including lighting, heating, office equipment, etc. The said guidelines have been approved by the Executive Committee and with their endorsement, we aim to reduce energy consumption, minimize our environmental impact, and contribute to a greener future while maintaining high levels of service and productivity.

Environmental policy

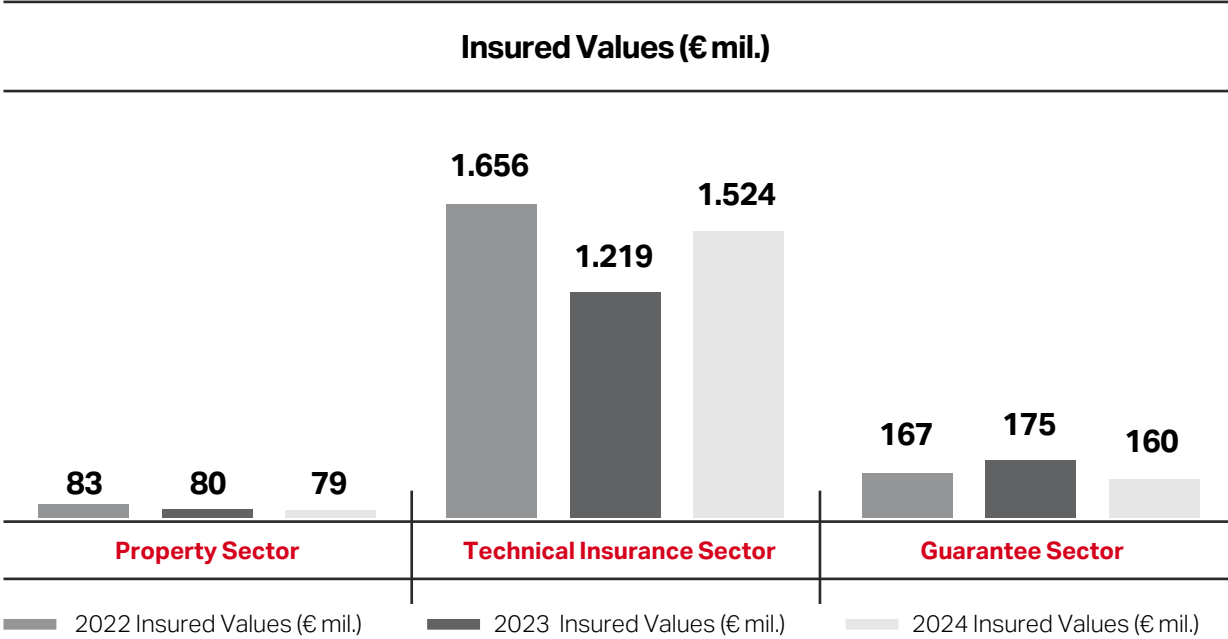
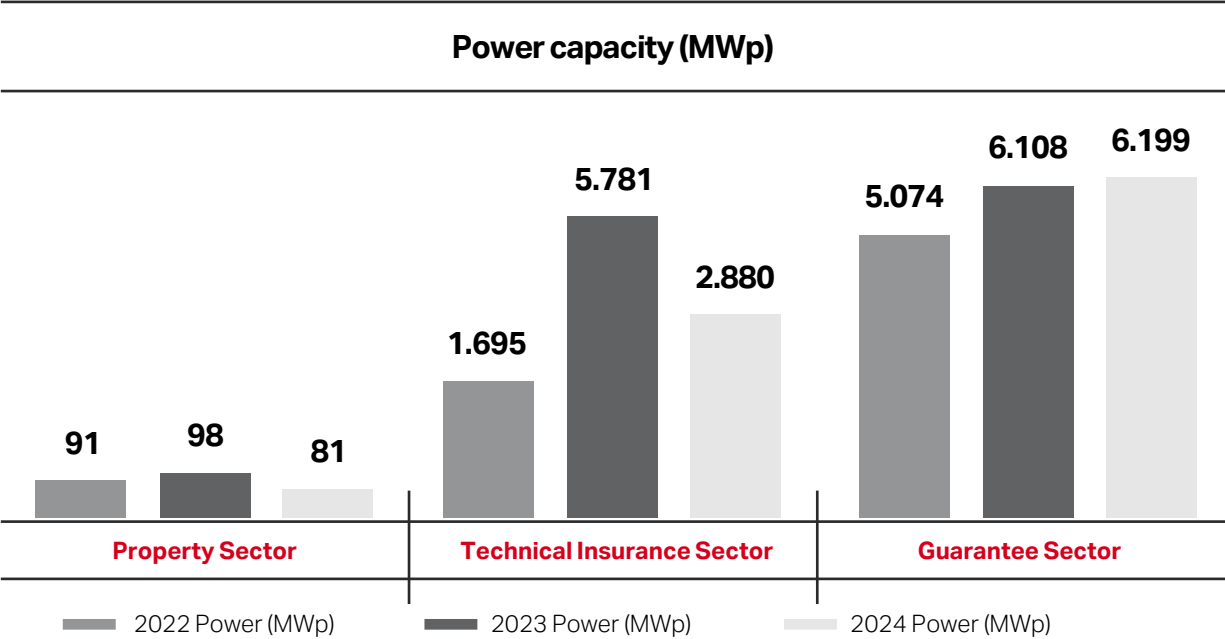
In 2024, we codified our approach to environmental responsibility, one that reflects both our values and our commitment to a more sustainable future, through our new environmental policy. It outlines our continuous efforts to meet and exceed environmental standards, while actively working to reduce our impact on the planet. That includes being smarter about how we use energy and resources, minimizing waste and emissions, and practicing our Sustainable printing policy in line with our goal to become paperless. We are investing in ongoing education for our teams, listening closely to our stakeholders, and making sure we keep the conversation going. This policy, which has been approved by the Executive Committee, is a living policy, and we are committed to reviewing and improving it as we grow.

We enable the transition to green energy

At Interamerican we believe that energy from renewable sources is key to achieving the Paris agreement targets. The following table offers a concise snapshot of our insurance coverage within the renewable energy sector for the years 2024, 2023 and 2022. This data serves as a practical reference for industry stakeholders and fellow insurers, showcasing our commitment to securing and supporting the renewable energy landscape.

Insurance coverage of RES power plants	2024		2023		2022	
	Power (MWp)	Insured Values (€ mil.)	Power (MWp)	Insured Values (€ mil.)	Power (MWp)	Insured Values (€ mil.)
Property Sector ¹	81	79	98	80	91	83
Technical Insurance Sector ²	2.880	1.524	5.781	1.219	1.695	1.656
Guarantee Sector ³	6.199	160	6.108	175	5.074	167
Total	9.161	1.762	11.986	1.475	6.860	1.907

- 1. Contracts for the operation of RES units covering fire, additional risks & loss of profits,
- 2. Contracts against all risks of assembly & operation of RES units of mechanical failures & loss of profits.
- 3. Coverage of the issuance of letters of guarantee for the licensing of RES projects regardless of the phase.



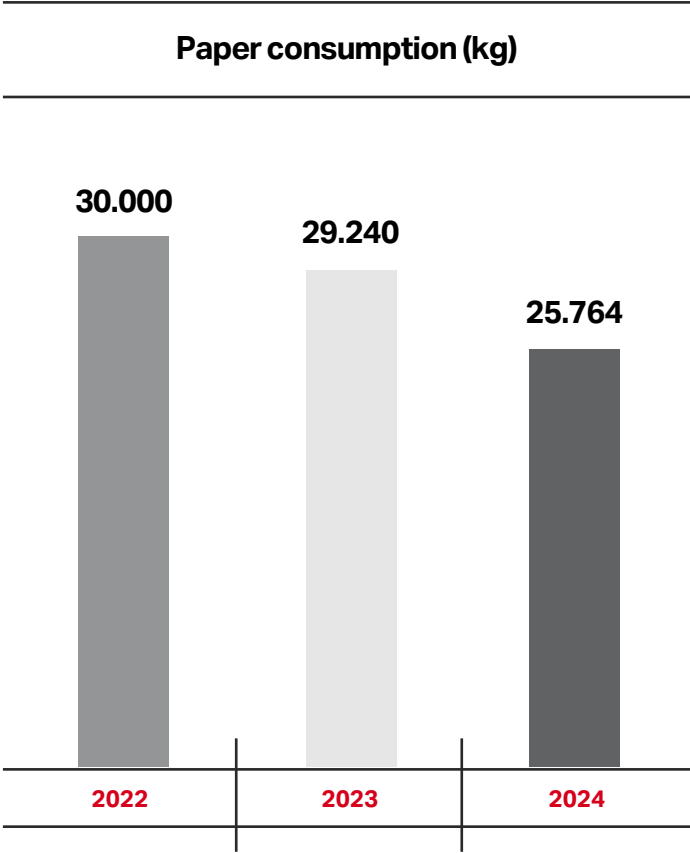
5.3 Circular Economy Practices

[GRI 306-1, GRI 306-2, GRI 306-3]

One of our core principles at Interamerican is zero waste. Simply put, we aim to eliminate our waste footprint, a goal that (at least for office operations) is very realistic.

Solid waste (kg)	2024	2023	2022
Paper consumption	25.764	29.240	30.000
Recycling (kg)	2024	2023	2022
Paper	451	547	4.440
Clothing	89	84	N/A*
Plastic	25	73	990
Aluminum	4	20	N/A*
Food waste	17	16	N/A*
Toners	238	245	90
Total recycled	824	985	5.520

*The recycling scheme calculating data for clothes, aluminum and food waste, was initiated in 2023, in collaboration with Polygreen.



Waste Management Plan

In 2024, we instituted our Waste Management Plan aiming to record (by code) the waste streams generated according to the European Waste Catalogue (EWC) from our daily operation and to assess their qualitative and quantitative characteristics. Taking into account the applicable legislation, it outlines the systems that will be utilized to manage different kinds of waste, the processes to record them and the steps implemented for their collection from external partners. The Plan has been approved by the Executive Committee will be periodically reviewed and updated as necessary.



5.4 Natural Disasters

[FN-IN-410a.3]

Each year, natural disasters globally cause billions in damages, with only a small portion of the loss being insured. As global climate events and the resulting perils surge, insurers’ ability to model and predict exposures, accurately calculate reserves, offer coverage with climate related perils, and pay claims will become a greater challenge.

This results in more segments becoming uninsurable, leaving consumers and businesses with limited options for coverage. The current level of awareness and engagement in prevention is clearly insufficient, leading to a persistent natural catastrophe (NatCat) protection gap and creating a business opportunity for insurers. In Greece, unlike other markets where the insurance gap has narrowed, it's increased due to the low insurance penetration for climate-related perils, leaving individuals and businesses vulnerable to bearing the full brunt of the losses themselves.

At Interamerican, we are 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 acquisition of Europ Assistance at the end of **2024 added a further 70 vehicles** to the existing fleet of:

236

privately owned vehicles and

22

ambulances



Prevention, with scientific partnerships

Both our brands (Interamerican and Anytime) have participated in initiatives and partnerships with renowned organizations. The ROADS app, in cooperation with the National Observatory of Athens (“NOA”) and Anytime, enables our policyholders to be informed about the forecasted weather conditions throughout the Greek road network for the next 72 hours, with detailed data updated every 3 hours.

YANTAS Programme

Through the “YANTAS” project, a standard system for assessing and mapping vulnerability and disaster risk due to severe weather events in Greece, we analyze and use geospatial data for the thorough management of weather risks. We support the research community relative to the vulnerability and potential catastrophic risk of different areas, by providing accurate, up-to-date, and accessible data, enabling the development of effective forecasting and response tools, thus contributing to local and national resilience.

Adapting risk management mechanisms to climate change

Assessing climate risks in terms of both frequency and severity is a growing priority for Interamerican. Severity was prominent with the outburst of the Storm “Daniel” in 2023, yet the frequency of extreme weather events of lower severity (e.g. wildfires in Evros and Rhodes) has also increased. We aim to create a prudent framework to address potential financial impacts and improve data-driven underwriting of these risks by:

- i) periodically revisiting the reinsurance structure
- ii) redefining our bottom-line ambition
- iii) continuously assessing and updating our policy terms and conditions,
- iv) enhancing our underwriting process,
- v) analyzing our target market synergies,
- vi) offering prevention or warning tools and
- vii) closely cooperating with academic institutions.

In this context, we design coverage and shape pricing considering the proximity of the risk to hazardous areas (i.e. rivers or forests) as well as the details of the risk (construction, protection measures, loss record). Moreover, we embed climate risk in our existing risk management frameworks (such as the consultation of hazard maps) and incorporate them in our decision-making process.

The partial and full casco products for different vehicle uses and for all product lines (property, marine & engineering) include coverages of fire and climate-related perils (storm, tempest, flood, hail, snow, hurricane, fire, windstorm, volcanic eruption, subsidence, or landslide). In Property Business, climate-related covers are offered to compensate in case of weather phenomena (flood, snow, weight of snow, storm, hail, frost) and earthquake. Flood pricing is based on input from extensive analysis of project YANTAS, while earthquake pricing is based on input from Solvency and zone risk classification.

Natural Catastrophe Risk Assessment and Internal risk management framework

At Interamerican, we operate an internal unit with expertise in offering insurance products to address environmental risks, in accordance with the standards of RICS (Royal Institution of Chartered Surveyors). Within this context, Interamerican has implemented an internal risk management framework, which recognizes only earthquake as a risk. Nevertheless, due to current experience and the consequences of climate change, the impact of other risks (flood, storm, landslide, extreme natural phenomena) is assessed, to be included and configured according to globally accepted mechanisms and standards and ACHMEA Group guidelines.

Reinsurance

Our reinsurance activities in all main Lines of Business, create significant strategic benefits to the stabilization of the operational results. Each LoB is responsible for controlling its exposure to natural catastrophes and for defining local reinsurance requirements based on local risk appetite and capital position. Through the implementation of the Internal Risk Management Framework, we capitalize on a thorough understanding of the related risks and apply the most modern decision-making processes, both in underwriting and reinsurance guidelines. The Reinsurance Committee, under the authority and supervision of the Company's Executive Committee, is responsible for all reinsurance activities.



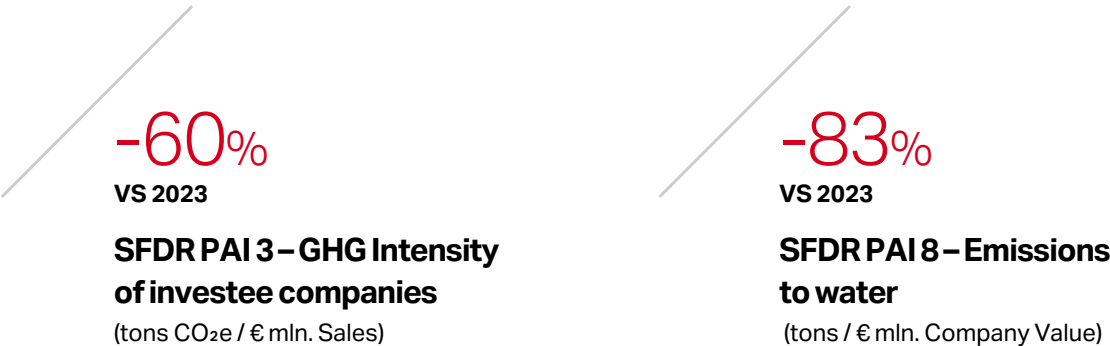
5.5 Resilient portfolios

[FN-IN-410a.2]

Guided by our ambition to become a climate neutral company, we maintain a strong interest in advancing the net-zero transition across our investment and underwriting portfolios and we deeply understand the tangible benefits of it.

Investment portfolio

Institutional investors adhere to a tightly regulated framework that is composed of strict rules constraining the decision-making of investment teams. Having said that, in our decision-making process we integrate sustainability considerations and their adverse impacts across our portfolios as stipulated by the Sustainable Finance Disclosure Regulation (“SFDR”). In this direction, we are guided by the responsible investment framework of our parent company ACHMEA, which encompasses the embedment of exclusionary criteria in sectors with controversial economic activity (e.g., weapons manufacturing), norms-based criteria and materiality thresholds based on revenue exposure in ambiguous activities (e.g., gambling) across the underlying investments.



As an institutional investor, we are focused on adopting mechanisms and guardrails to ensure alignment of our investment vision and approach with our external asset managers. We perform initial screenings through sustainability disclosures and ESG ratings to capture potential inconsistencies and non-conformance, and we actively exercise engagement policies to the extent that this is feasible and possible. In selecting future investments across all types of assets (fixed income, equities, mutual funds, fund of funds), we exclude those who do not conform to our approach and overall philosophy. The main criterion is the compliance with the 10 Principles of the United Nations Global Compact. At the same time, the selection of investments is based on the type of actions that require financing. For new markets, special emphasis is placed on green bonds, funds advancing energy transition and other mutual funds that are classified as ESG / sustainable impact / focused. We are committed to increasing our responsible investments to 50% by 2030 and we are well underway on this transition pathway.

Sustainable Insurance Framework

In 2024, we developed the first Sustainable Insurance Framework in the Greek market. The Framework provides the guiding principles required for classifying insurance products as sustainable or products promoting / integrating ESG characteristics. In essence, sustainable products are those products that provide environmental, social and economic benefits while protecting public health and the environment over their whole life cycle. Similarly, sustainable and green insurance products are those that cover the design, production and use of these sustainable products, or the liability associated with their production and use.

The main purpose of the Framework is to enable the identification and categorization of new products and the existing product platform as sustainable / with ESG characteristics based on the criteria laid out. Its scope encompasses a variety of ESG solutions in the Insurance Company portfolios. The Sustainable Insurance Framework lays the groundwork for helping Interamerican to achieve its sustainability strategy by mobilizing insurance protection to sustainable economic activities.



The Sustainable Insurance Framework rests on the following **set of globally accepted industry guidelines and standards:**



PSI Principles for Sustainable Insurance



EU Taxonomy Regulation (EU) 2020/852



PRI Principles for Responsible Investments



SFDR Regulation (EU) 2019/2088



EIOPA guidelines on Climate Risk (2022)



Energy Performance of Buildings Directive 31/2010



The Social Bond Principles

Underwriting portfolios

We aim at integrating ESG factors in the inception of corporate clients in our underwriting portfolios for commercial lines. We have been pioneers in attempting to decarbonize our portfolios either by monitoring our portfolio coverage with clients that disclose their Greenhouse Gas Emissions Scope 1, 2, 3 and have pledged on an ESG transition plan or by commercializing insurance products with ESG characteristics. In this context, in 2024 we engaged with our top 20 most mature clients- in terms of premium contribution- on their ESG transition, including GHG coverage and screening.

20
Engaged with our
top 20 most mature
clients on their ESG
transition pathways

Health and Financial Future

Our HFF line offers 9 insurance-based investment products (Unit Linked) with a capital protection element consisting of underlying mutual funds that consider ESG characteristics in their investment strategy and commit to a minimum proportion of sustainable investments. These UL products fall under Article 8 of SFDR requirements at product level as of January 2023. Customers can freely invest their premiums in either of these funds. The choice of the fund is based on customers’ risk classification, needs analysis integrating sustainability preferences based on the Insurance Distribution Directive (“IDD”) 2.0 and overall suitability assessment. The relevant funds are listed below:

- i) INTERAMERICAN (LF) Fund of Funds – ESG Focus
- ii) INTERAMERICAN (LF) Fund of Funds Global Megatrends
- iii) Alpha Trust Global Leaders ESG Μετοχικό Εξωτερικού
- iv) JPMorgan Funds – Europe Equity Plus Fund
- v) JPMorgan Funds – JPM Global Healthcare
- vi) Amundi Funds Net Zero Ambition Top European Players
- vii) Amundi Funds Strategic Income
- viii) Amundi Funds Absolute Return Global Opportunities Bond
- ix) Amundi Funds Us Equity Research

Mobility & Convenience



Short Green Drive

In 2022 we launched the first "green" car insurance policy in Greece, Short Green Drive (SGD). The SGD is available both digitally and through the Agency. Following widely accepted international standards, Interamerican calculates and offsets the carbon emissions of its insured vehicles by supporting the development of RES projects around the world. In this way, commuting becomes "climate neutral" throughout the duration of the insurance coverage.

Smart Drive

The Smart drive is available only digitally. Our innovative Anytime Smart Drive car insurance plan is about safe driving behavior. This type of insurance is very popular. If the driving behavior is safe and the reflexes are constantly alert, then the driver gets a discount on the renewal of their policy. The Anytime Smart Drive insurance plan requires the download of SmartDrive application.



Green Line and Energy Line

We have been offering the "Energy Line" insurance product for investments in RES since 2008 (e.g., solar and wind plants, biomass power plants). This product line offers flexible insurance frameworks to cover the needs of insured assets, regardless of installed capacity, and adapts to the requirements of lenders and customers. Given the requirements of national legislation for the remediation of potential environmental damage, business insurance coverage against the risk of environmental damage is a necessary aspect of our product offerings. For this purpose, Interamerican provides the specialized product "Green Line", which offers a series of specially designed insurance products against environmental risk, depending on the business activity (e.g., comprehensive insurance of production units, insurance of hazardous waste management, insurance of collection and transport of hazardous or non-hazardous waste or raw materials and products).

Sustainable insured assets

Dedicated e-bikes & e-scooters product lines are available to customers in the direct channel of Anytime as standalone insurance policies. These schemes have experienced an upward trend in their uptake driven by the massive consumers' shift to alternative mobility means.

Medi ON

A health ecosystem product that facilitates equitable access to affordable quality care for all. Health symptom checker and telemedicine provide round-the-clock access to non-emergency care for our policyholders even in remote locations with limited medical capacity (e.g. rural areas, islands). It also supports prevention, cost containment and out-of-pocket expenses like a doctor visit, generic medication etc. through the utilization of video consultation and by enabling patients to take control of their "whole" health. Medi On is a product that contributes to both equitable access to insurance products and Health & Vitality material issues of Interamerican, promoting "S" characteristics.



5.6 Biodiversity

Our approach

We keep abreast of recent developments relative to the integration of nature-positive clients in our underwriting and investment portfolios. We consider nature-related / biodiversity risks as a pathway to improve our environmental footprint and accelerate our Climate transition plan by contributing to the ecosystems’ restoration through our underwriting and investment inception activities.





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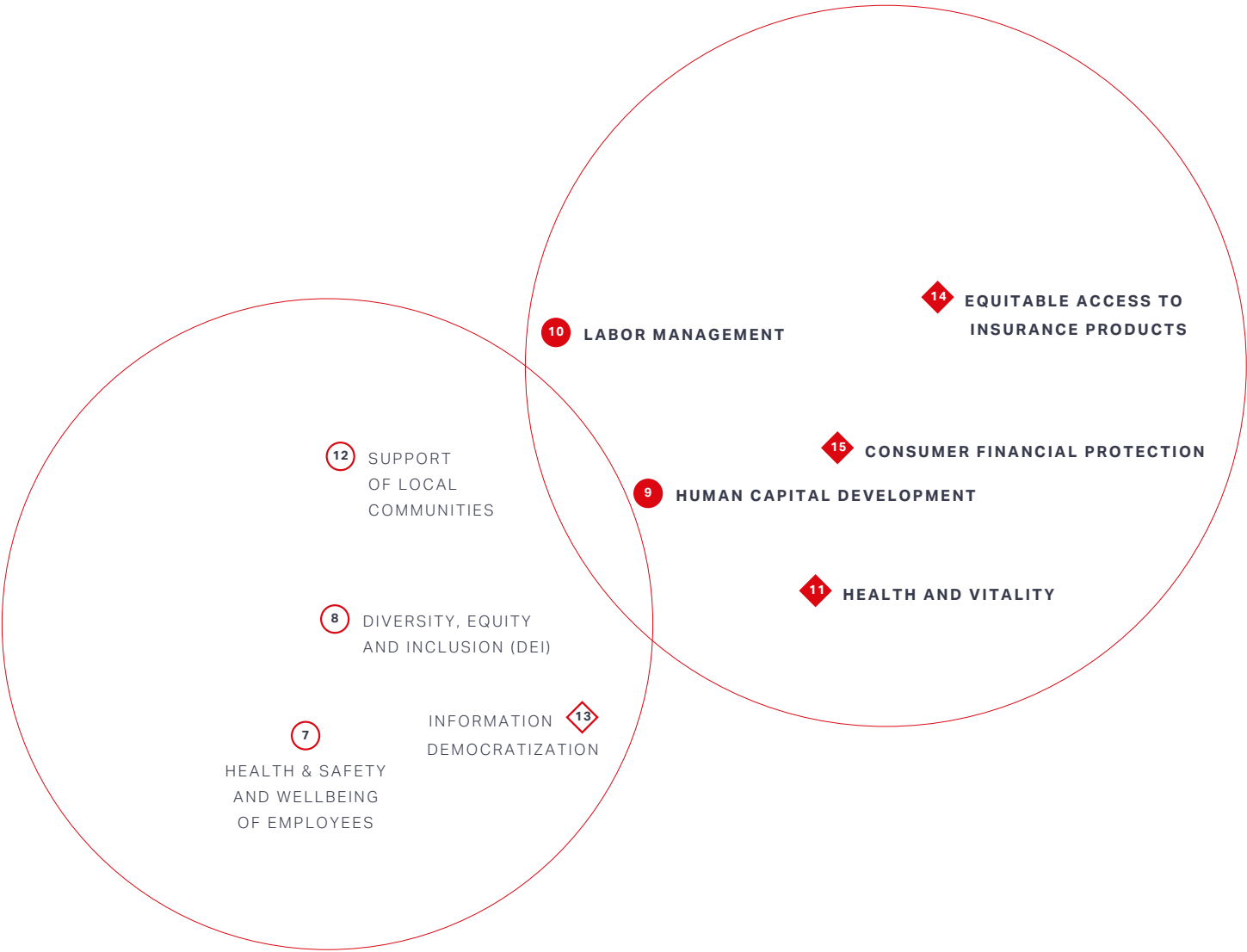
Drive Social purpose

[GRI 3-3]



We are dedicated to the development and well-being of our employees, underpinned by a commitment to human rights. We prioritize creating a workplace that fosters growth and values the rights and dignity of every individual.

Our focus extends beyond our operations, aiming to make a positive impact on society. Through clear policies and active engagement, we ensure that our commitment to employee development and upholding human rights remains a cornerstone of our business practices.



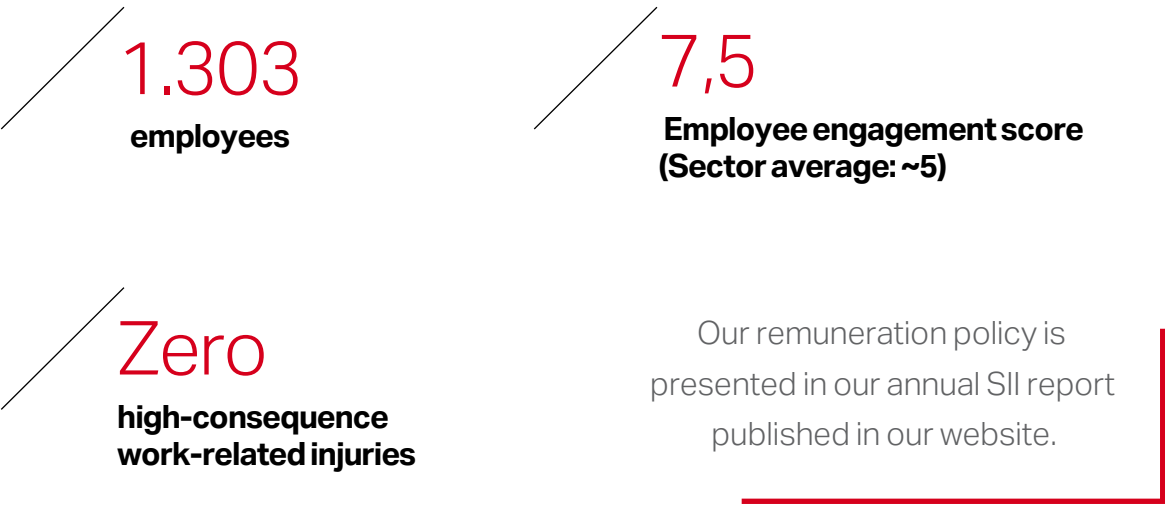
Targets	Performance			SDGs
	2024	2023	2022	
Maintain at least 45% of women in leadership positions by 2025	46,53%	45,5%	44,5%	<div><div>5 GENDER EQUALITY</div><div>10 REDUCED INEQUALITIES</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>
Achieve an overall employees' engagement score of ≥ 7.7 by 2030	7,5	7,4	7,7	<div><div>3 GOOD HEALTH AND WELL-BEING</div><div>4 QUALITY EDUCATION</div><div>5 GENDER EQUALITY</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div>
Provide tangible societal support annually through local community engagement by 2030	We are in the process of developing our Social Impact strategy. In 2024 we established 18 CSR initiatives.			<div><div>1 NO POVERTY</div><div>2 ZERO HUNGER</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div></div>
Increase Company's responsible investments (in net asset value) to 50% by 2030 and 100% by 2050	In 2024 we were in the process of localizing the Responsible Investment policy / framework of Achmea.			<div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>
Increase by 50% the penetration (in GWP production) in sustainable products and services by 2030	In 2024 we formally codified our Sustainable Insurance Framework in alignment with international standards, initiatives and best practices based on which we will be classifying our products as sustainable.			<div><div>1 NO POVERTY</div><div>2 ZERO HUNGER</div><div>17 PARTNERSHIPS FOR THE GOALS</div></div>

6.1 Labor management

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1]

Our aim is to create a modern working environment with transparency and meritocracy, seeking to create new jobs and supporting diversity and equal opportunities.

Key employee data



Collective bargaining agreements

The current Operational Collective Labor Agreement 2022-2024 was signed in August 2022 and maintained all the terms of the previous Sectoral Labor Agreement in terms of benefits, as well as the institutional working conditions (hours, permits, etc.). All permanent employees of our workforce have been covered by collective bargaining agreements, ensuring consistent and equitable employment terms. We recognize and promote the right of employees to participate in collective bargaining and trade unions. In this context, the communication and consultation of the Management with the employees and their representative bodies are particularly important, for the mutual benefit of Interamerican and our employees.

	2024	2023	2022
Number of permanent employees	1.303	1.205	1.207
% of permanent employees covered by collective bargaining agreements	100%	100%	100%
Workers who are not employees	60	204	213

Workers who are not employees

In 2024, a total of 60 individuals, including third-party workers from companies such as ICAP etc., and freelancers, were engaged by the organization. This category encompasses roles like consultants, telephone representatives, and administrative staff working within our premises and reporting to HR. Cleaning services and security personnel are excluded due to data limitations. HR maintains regular reporting, consistent with internal employee data collection methodology, but comparatively limited in scope due to data limitations.



Employee hires and turnover

We value talent acquisition as a core element of our corporate culture. We attract and retain competent individuals, fostering loyalty through a fair working environment. This approach reduces turnover and contributes to societal development by integrating skilled professionals.

New Hires	2024	2023	2022
Per gender			
Men	111	58	70
Women	80	59	80
Per age group			
<30 years old	57	27	43
30-50 years old	119	83	99
>50 years old	15	7	8
Total	191	117	150

Employee turnover	2024	2023	2022
Per gender			
Men	51	62	57
Women	43	54	35
Per age group			
<30 years old	23	18	11
30-50 years old	58	67	62
>50 years old	13	31	19
Total	94	116	92

Cooperation with higher education institutions

We collaborate with Greek universities and both Greek and foreign colleges, offering opportunities for students to undertake paid internships within the organization. Furthermore, in partnership with the Executive MBA program of the Athens University of Economics and Business, we have established the annual "Dimitris Kontominas" Excellence Scholarship, in memory of our company's founder. This initiative reflects our commitment to education and corporate culture, investing in the future of talented young professionals and promoting values of excellence and social responsibility.

6.2 Health & Safety and Wellbeing of Employees

[GRI 401-2, GRI 401-3, GRI 403-1, GRI 403-2, GRI 403-3, GRI 403-4, GRI 403-5 GRI 403-6, GRI 403-7, GRI 403-8, GRI 403-9, GRI 403-10]

At Interamerican, we prioritize the health and safety of our workforce as a fundamental human right and implement comprehensive measures to minimize risks and create a secure environment. The said measures extend to all employees, who see benefits not only to their individual well-being but also to their overall performance and productivity. By fostering better working conditions, we align with the principles of respect for human rights, promoting a workplace culture that positively impacts both our organization and society at large.

Our Health and Safety Management system

We have established a robust Occupational Health and Safety Management System (OHSMS), in line with national regulations, in which Health is overseen by an occupational doctor, and Safety is managed by a safety technician. Key aspects include:

Mandatory Compliance	Preventive Check-ups
Our system complies with all obligatory legal requirements.	Periodic check-ups by the doctor are conducted in the workplace, providing personalized advice to employees on maintaining a healthy work environment.
Risk Assessment	Scope of coverage
Each building undergoes a meticulous risk assessment, evaluating factors like occupational safety, location, nature of work, working hours, workplace environment, and facilities. The risk level is clearly signposted with a color-coded system (green, yellow, red).	The OHSMS applies to 100% of our employees, activities, and workplaces, including insurance companies, hospitals, diagnostic centers, assistance services, and car point-garages, leaving no worker, activity, or workplace overlooked.
Medical Oversight	Non-discrimination
100% of our employees benefit from regular visits by the occupational doctor, a safety manual, and a medical certificate. Each employee, in collaboration with the occupational physician, maintains an individual medical file, and a certificate of suitability is issued by the occupational physician.	100% of directly employed individuals are included in the OHSMS, providing 100% coverage for the entire workforce, without discrimination based on employment type or contract, ensuring equal access to all personnel.

Hazard identification, risk assessment, and incident investigation

In our commitment to maintaining a safe and respectful work environment, we employ a robust set of policies and procedures for hazard identification, risk assessment, and incident investigation.

Hazard Identification and Risk Assessment:

- > A policy addressing violence and harassment incidents underscores our dedication to hazards and minimize risks.
- > A detailed reporting process ensures the quality and thoroughness of our hazard identification and risk assessment procedures.
- > Employees are encouraged to report concerns related to potential hazards or unsafe situations to the designated referral person in the Human Resources Department, the Regulatory Compliance Department, or the Internal Audit Department via incident@interamerican.gr.

Support for Victims and Complaints Handling:

- > We are committed to supporting employees who are victims of domestic violence, providing special facilities, and safeguarding their personal data.
- > Complaints related to violence and harassment are thoroughly reviewed by the Internal Audit Department in collaboration with the Legal Service and Regulatory Compliance Department.
- > The examination is conducted impartially, and measures are in place to protect the confidentiality of personal data.

Reporting Mechanisms:

- > A designated Senior HR Operations Expert serves as a reference person for incident reporting.
- > Employees can report incidents directly to the Regulatory Compliance Department and the Internal Audit Department via incident@interamerican.gr.

Occupational Health and Safety Compliance:

- > Safety Technicians and Occupational Doctors are integral parts of our annual personnel table, contributing to a proactive approach to health and safety.
- > The employer ensures compliance with health and safety regulations, aligning with Greek legislation standards.
- > Our policies empower employees to remove themselves from potentially harmful work situations, reporting concerns to the occupational doctor.

Incident Investigation Process:

- > Incidents triggering our investigation process are examined in detail, involving collaboration among various departments.
- > Hazard identification, risk assessment, and the application of the hierarchy of controls guide our investigations.
- > Corrective actions and system improvements are implemented based on investigation outcomes, contributing to continuous improvement in our health and safety practices.

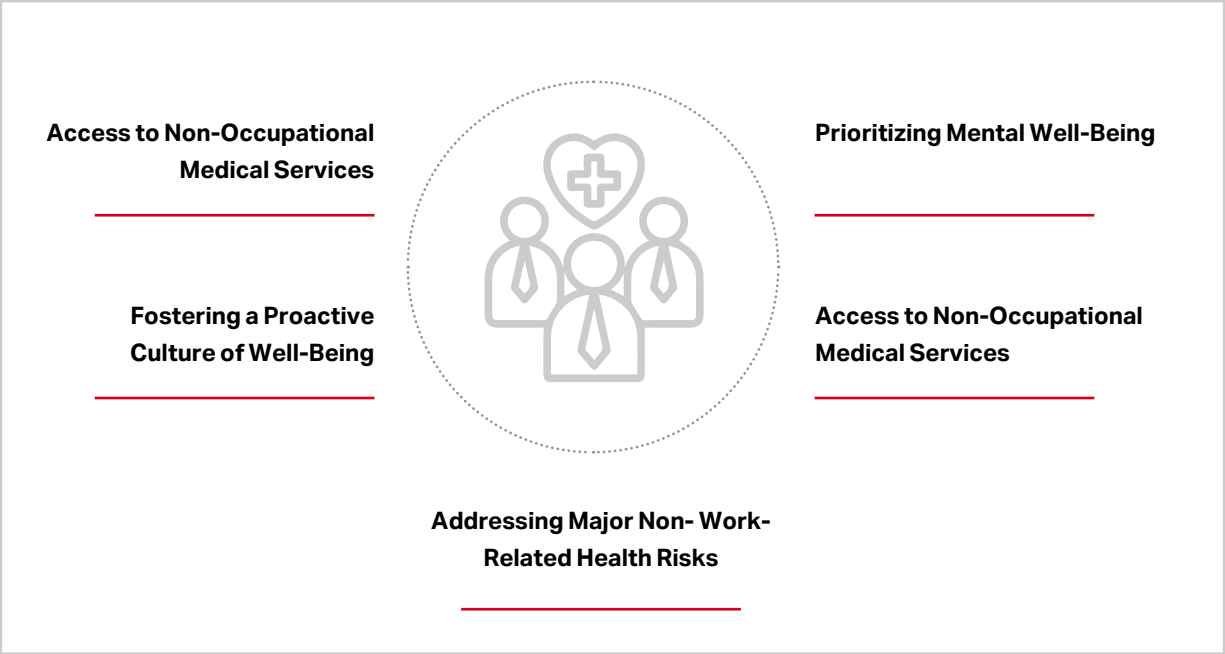
Worker’s participation in occupational health and safety

Our OHSMS is developed with strong worker involvement through safety meetings, feedback channels, and open access to safety information. Employees and contractors are encouraged to share concerns and suggestions, with designated personnel handling incidents to ensure expert response. Joint management–worker safety committees oversee policies, audits, and improvements, with all workers represented and involved in shared decision-making.

We have embedded specific Key Performance Indicators (KPIs) into our core strategy to regularly monitor and aim for the reduction of such incidents. We also provide protective measures for personnel in sensitive roles, such as drivers and healthcare staff, ensuring they are equipped with the latest advancements in safety gear and procedures.

Promotion of worker health

At Interamerican, we remain steadfast in our commitment to supporting the well-being of our workers, including both direct employees and those whose work environment we oversee. Our approach rests on the following initiatives:



Worker training in Occupational Health and Safety

We provide a comprehensive range of OHS training to all our workers, which includes both generic training and specialized sessions tailored to specific work-related hazards and potentially dangerous activities or situations. Training needs are assessed through various methods, including monitoring workplace accidents, conducting knowledge gap analyses, keeping a close watch on KPIs related to health-related absences, and evaluating employee survey results.

This systematic approach ensures that our training programs are responsive to the actual needs of our workforce. The training curriculum is designed and delivered to cover a wide array of critical safety topics, including Fire Safety, First Aid, CPR, and Psychological First Aid. Training is provided both in-house and with external support from skilled healthcare professionals, such as doctors and nurses, who contribute their expertise.

Work-related injuries and ill health metrics	2024	2023	2022
Number of hours worked	2.214.982	2.072.960	2.127.012
Number of fatalities as a result of work-related injury	0	0	0
Number of high-consequence work-related injuries (excluding fatalities)	0	0	0
Number of recordable work-related injuries	8	12	0
Rate of recordable work-related injuries (TRIR)	0,72	1,16	0
Lost Time Injury Rate (LTIR)	0,54	1,16	0,77
Number of fatalities as a result of work-related ill health	0	0	0
Number of cases of recordable work-related ill health	0	0	0

Parental leave*	2024	2023	2022
Men	50	1	0
Women	141	39	21
Total	191	40	21

* Excluding Cyprus for which the relevant data are currently unavailable.

Working the Interamerican way

We are actively pursuing a Sustainable Development-oriented transformation to enhance organizational responsiveness and performance. This approach emphasizes less traditional hierarchy, fostering teamwork and innovation. We have adopted agile project management methodology, emphasizing self-organization, teamwork, and responsibility.



Organizational transformation:

Transitioning from a seven-tier hierarchy to a flatter three-tier organizational structure.



Working Methods:

Shifting from bureaucratic processes to agile and lean methodologies.



Business targets:

Transitioning from a product-centric focus to a customer-centric focus.



Employers' practices:

Shifting from disparities to fostering equality and inclusion.



Working environment:

Transitioning from a conventional workplace atmosphere to a collaborative and inspirational environment.



Working style operations:

Shifting from fixed working hours to a flexible schedule that blends remote work with on-site presence.

Employee benefits


The Group Health and Life Plan remains fully operative, providing extensive coverage for all company staff, with the exception of external freelancers and 3rd party employees. This plan ensures equitable access to benefits for all employees, without discrimination based on employment type or contract. The plan includes a wide array of benefits such as:

- life insurance
 - diagnostic service
- total permanent disability
 - maternity benefits
- medical expenses
 - hospital care
- consultations

Eligibility for participation extends to all employees who are employed under an indefinite-term employment contract and employees with permanent contracts that are enrolled in the Group Insurance Health and Life Plan from the first day after completing 2 months, whereas those on fixed-term contracts are excluded from this coverage.

Currently, the employer contribution rate is set to 5,75% of the Gross Salary and is applicable for employees who have completed 12 months of service within the Group. Additionally, full-time, permanent employees are eligible to join the Professional Insurance Fund (PIF) of Interamerican, contributing between 1% to 10% of their gross salary.

Other benefits include:




Childcare allowance day nursery (applies only to insured employees).



Personal loans at a reduced rate interest rate and duration repayment term of up to 30 months.



Discounts on corporate products and services.



Flexible working hours.




Possibility of remotely working.




Flexibility in the distribution of the 8-hour working hours within the day.



Supplying electronic equipment to facilitate remote learning and work support.



Organizing entertainment events and providing gifts for employees' children.



Voucher donation/ voucher/ticket restaurants 1-2 times per year.



Additional days of leave for all staff during the holidays (Christmas and Easter).



6.3 Diversity, Equity, and Inclusion (DEI)

[GRI 405-1, GRI 405-2, GRI 406-1]

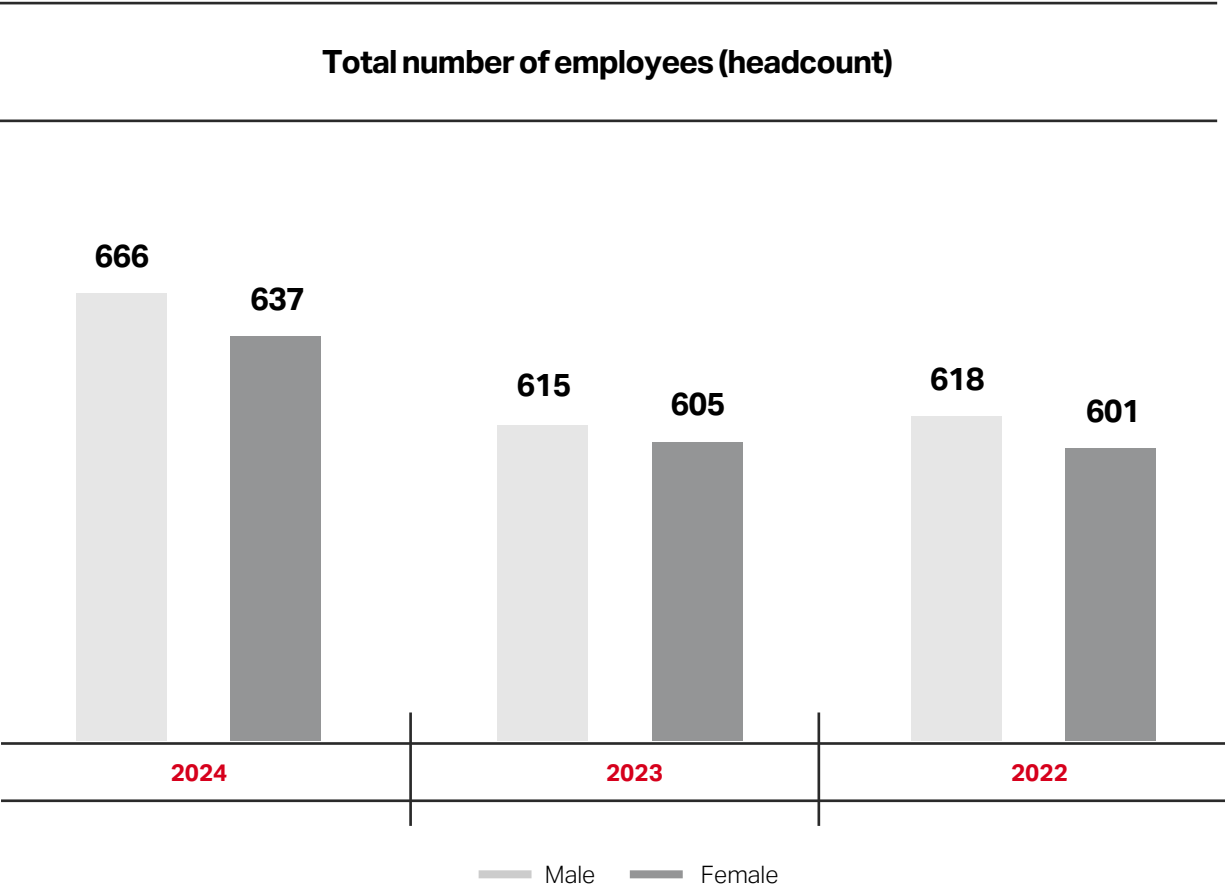
At Interamerican, we are committed to fostering a diverse, equitable, and inclusive work environment that respects and empowers every individual - regardless of gender, age, background, ability, identity, or belief. Diversity is a source of strength across all areas of our business, and inclusion is embedded into the way we recruit, develop, evaluate, and reward our people.

One of the key areas we focus on within our broader DEI strategy is gender equity. Women representation across all our levels and different functions is significant both in leadership and non-leadership roles: indicatively, almost a quarter of the BoD is comprised of female members (22%). Our group is comprised of a variety of different activities that take place in a wide array of locations, but through all of it we are committed to safeguarding an inclusive and diverse workplace where all individuals are treated equally, especially in appraisals and remuneration.

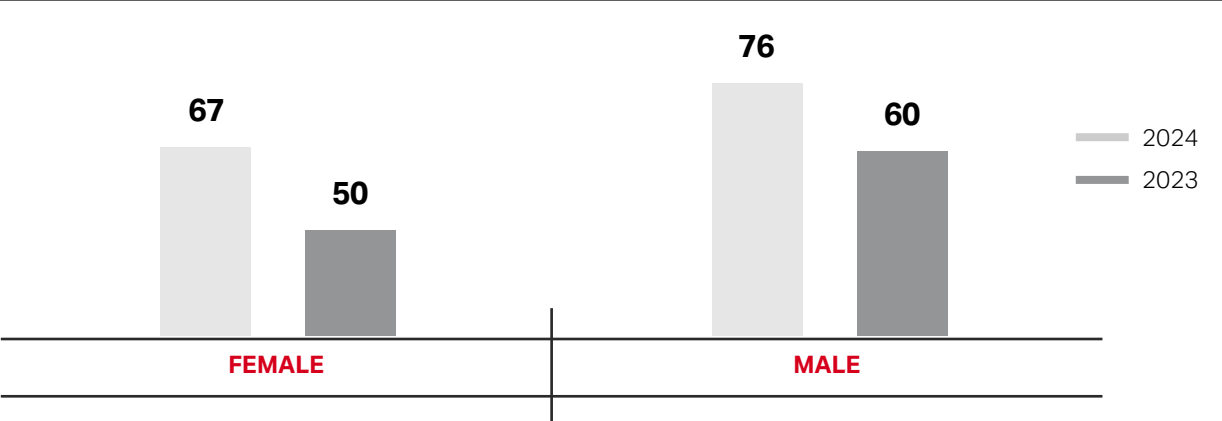
This commitment also plays a crucial role in promoting women's economic stability. By providing equity in pay and career advancement, we contribute to improved conditions for women's economic prosperity and their continuous professional development. The ratio of basic salary and remuneration for women compared to men in various employee categories for the year 2024 reflects notable trends. Specifically, in leadership positions, the ratio stands at 0,86 indicating that women receive 86% of the basic salary and remuneration compared to their male counterparts. Conversely, in non-leadership roles, the ratio is 1,06 signifying that women receive 106% of the basic salary and remuneration relative to men.



Total number of employees (headcount)



Employees in leadership positions 2023 vs 2024



BoD age distribution



Furthermore, in 2024, we proudly launched our first **Diversity, Equity & Inclusion (DEI) policy**, marking a significant milestone in our commitment to fostering a more inclusive and equitable workplace. The policy outlines clear principles and actions to promote equal opportunities, inclusive recruitment, and a culture of respect and belonging across all levels of the organization. It also emphasizes the importance of recognizing and addressing unconscious bias, supporting diverse talent development, and ensuring representation in leadership. As part of this effort, awareness-raising initiatives and training programs have been introduced to help embed DEI values into our everyday practices. This framework not only reflects our core values but also strengthens our ability to attract, retain, and empower diverse talent as we grow.

Empowerment of women initiatives

Since 2019, we have been collaborating with the organization 'WHEN' (formerly known as 'Women on Top') to empower our women. As part of our commitment, we host several workshops and events within our company, dedicated to fostering women's empowerment. These initiatives underscore our commitment to creating an inclusive and empowering environment for women, integrating discussions on gender equality into the broader societal and corporate narrative.

In 2024, in collaboration with the network of 'WHEN' we concluded successfully the innovative **"Mentoring for Women in Leadership 2023"**, a specialized 6-month long program that included 15 female Interamerican employees, supported by the network's mentors. The mentors, both from Greece and abroad, voluntarily shared their knowledge and experience, enabling each participant to develop her leadership skills and promote her professional development, while creating a dynamic core of solidarity and mutual development.

Equal treatment and opportunities for all

At the core of our philosophy is the commitment to upholding the rights and dignity of all our people. Through the years, we have been steadfast in our efforts to champion equal opportunities for all our employees. Our primary focus remains on ensuring impartial treatment, underpinned by the establishment of rigorous policies that safeguard the human rights of every individual within the Interamerican community. In line with this commitment, last year we signed the Diversity Charter for Greek businesses, reinforcing our dedication to building a truly inclusive workplace for all.

We also organized online training seminars for employees, focusing on inclusion and diversity, in collaboration with WHEN and Diversity Charter Greece.

It is important to highlight that no incidents related to unequal treatment of employees, failure to provide equal

opportunities, or a lack of respect for human rights have occurred. This success is credited to the strict operating framework, which encompasses defined policies, procedures, a Code of Conduct, and communication of desired values and behaviors to staff. Additionally, our annual survey provides our employees with the opportunity to evaluate various areas, express their opinions, and make suggestions.

No incident
of discrimination
from 2021 to 2024.

Ethical conduct and the Equality circle at Interamerican

Explore the core principles guiding Interamerican's commitment to ethical conduct and equality. In this visual representation, each distinct segment embodies our unwavering dedication to fairness, respect, and equal opportunities.



Fair treatment and respect

Respect stands as a cornerstone among our core values. Within this framework, the company extends respectful treatment to its employees, customers, partners, and suppliers, ensuring equal and fair treatment for all.



Equal pay opportunities

Behavior and performance in the workplace form the primary criteria for employee rewards. Regardless of any characteristics, we are committed to ensuring equal pay for equal work across all roles.



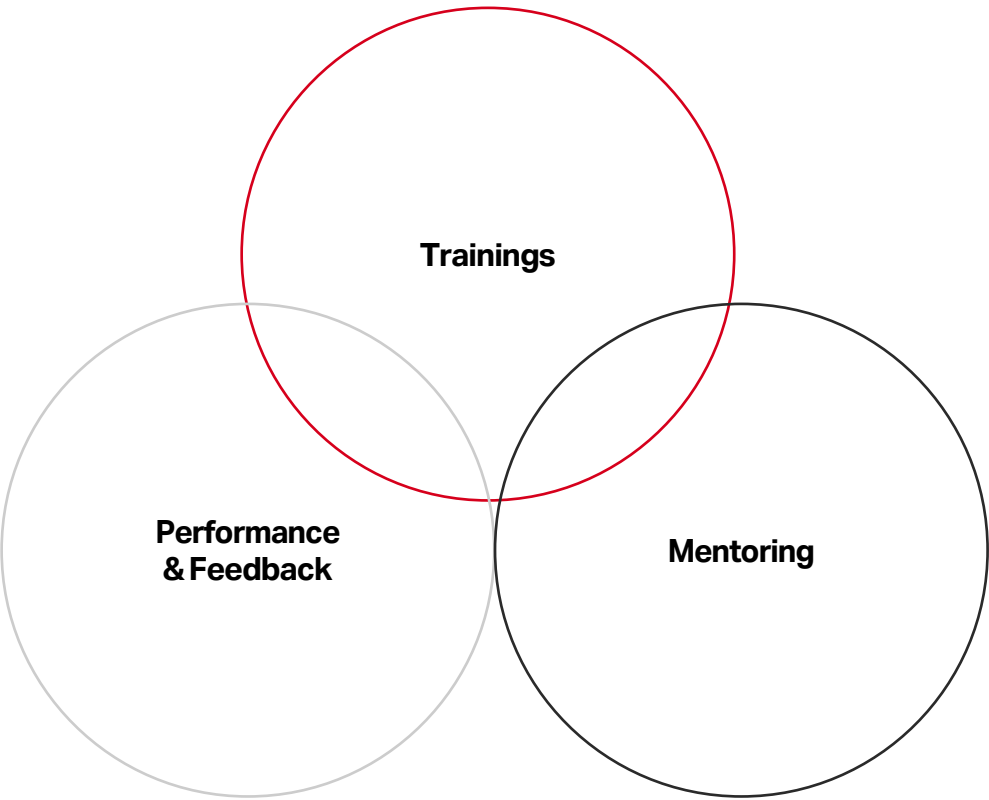
Support for Human Rights

We uphold and endorse internationally recognized human rights, adhering to both national and international legislation. Additionally, we are committed to the principles of diversity and signed the Declaration on Diversity, aiming to intensify efforts in promoting awareness and reinforcing the imperative of human rights defense.

6.4 Human capital development

[GRI 404-1, GRI 404-2]

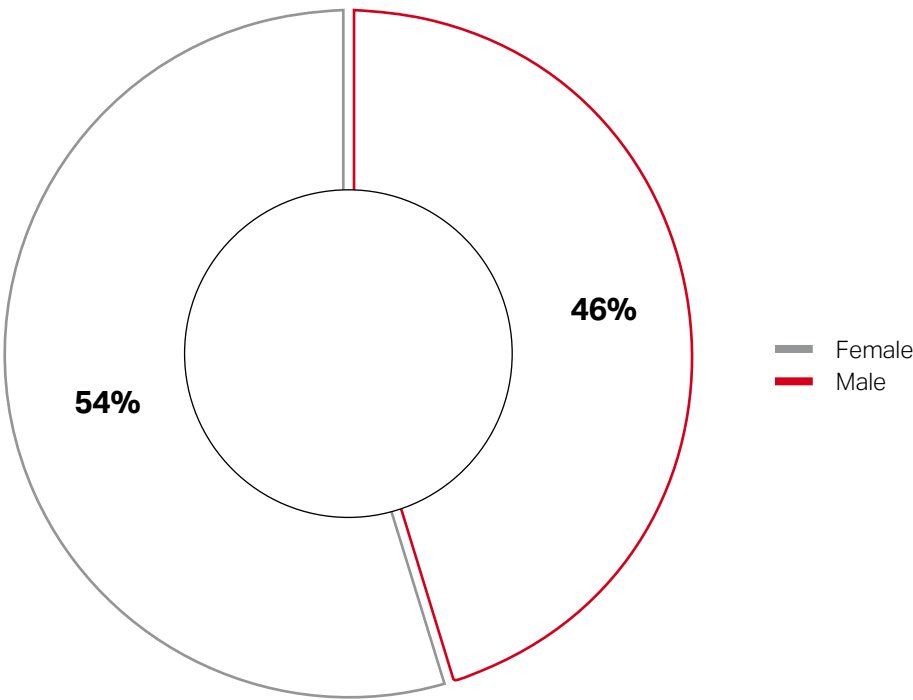
At Interamerican, the development of our people is a top priority, and we are always in search of ways to support it and advance it further. There are mainly 3 ways in which we approach human capital development:



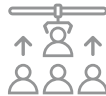
Employee trainings

With regard to training, we prioritize ongoing learning with strong training programmes, fostering a dynamic workforce. We invest in our employees' growth and potential through tailored training programmes, cultivating a culture of continuous development and skill enhancement.

Average number of training hours per employee



In 2024, we implemented a diverse range of programmes along the following strategic approaches:



Interamerican Basics: Foundational training to employees, covering essential aspects of our operations and values.



Leadership Development: We support employee development ensuring they are prepared for the dynamic demands of the insurance industry:

- Internal Agile methodology training aligning with innovation goals.
- Employee and management programmes focusing on objective setting, evaluation, and effective management.



IAG Way of Working: Training programmes designed to instill the distinctive IAG Way of Working, fostering a collaborative and innovative work environment. In addition, we extend opportunities for employees interested in pursuing MBA programmes to enhance their professional development.



Digital & Analytical Skills: Employees are provided with opportunities for external training, enhancing their skills in digital tools, increasing their productivity as well as their output quality.



Workplace Respect and Equality Training: We prioritize a culture of respect and equality, offering training programmes to create an inclusive and harmonious workplace.



Financial Literacy: Recognizing that financial wellbeing is key to personal and professional resilience, we offered Financial Literacy trainings to all employees. This initiative supports informed financial decision-making, contributing to both individual empowerment and broader societal impact.

Digital Trainee Program

The "Digital Trainee Program" is a strategic initiative to attract and develop top talent, supporting our goal of becoming a leading Digital Insurer in Greece. It reflects a strong investment in human resources and future growth. A key feature is its rotational structure, allowing participants to work in three different departments over two years, gaining broad experience across functions and insurance practices. The program combines theoretical and practical training, with a strong emphasis on personal and professional development.

ESG Business Integration Trainings

2024 marked the first year of implementing business-oriented ESG training programs. The trainings focused on how ESG principles are integrated into day-to-day operations across functions such as Procurement, Product Development, Human Resources, Investments, and Underwriting, strengthening organizational alignment with our sustainability goals.

Indicatively, all employees are educated in environmental and social issues (e.g. anti-discrimination and harassment) through both our existing policies, which they are required to follow as well as targeted trainings on specific aspects of ESG issues.

Performance & Feedback management system

We have implemented an evaluation system that better aligns with our evolving needs, ensuring a more flexible approach that incorporates ongoing feedback and continuous improvements. This process contains five main steps and applies to all employees:



Objective and Values Setting: Interamerican adopts the OKR methodology, establishing targets related to values, behaviors, and competencies. This process, completed every year in March, allowing for ongoing adjustments, and ensuring relevance.



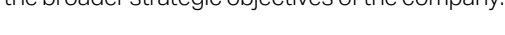
Reflective dialogue: At the end of the year, instead of a final performance review and employee evaluation, there is an annual retrospective discussion to analyze progress throughout the year and discuss next steps.



Continuous Feedback: The performance system promotes a dynamic approach with continuous feedback exchange. Employees have the flexibility to request or provide feedback 24/7 on the platform, fostering a culture of ongoing improvement.



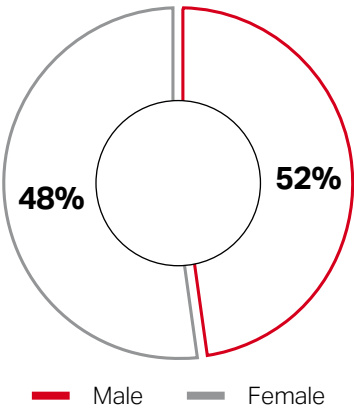
Individual Development Plans: The performance system integrates the formulation of individual development plans into goal-setting and one-to-one meetings. This approach aligns personal goals with the specific needs of employees and the broader strategic objectives of the company.



Transition from Annual Reviews to Continuous Growth Conversations: The performance system promotes a dynamic approach with continuous feedback exchange. Employees have the flexibility to request or provide feedback 24/7 on the platform, fostering a culture of ongoing improvement.



Total employees receiving performance review 2024





Mentoring

At Interamerican, we firmly believe in the value and untapped potential of mentoring. It is one of the most direct ways people can learn and grow both personally and professionally. Through it, we build real connections, talent thrives, and experience is passed on in meaningful ways. We have implemented both internal and external mentoring programmes designed to support that process, creating space for honest conversations, shared learning, and professional development that benefit both individuals and the wider organization:

- 1. The **Reverse Mentoring Program** connects senior executives with younger employees, fostering mutual understanding and helping to bridge the generational gap.
- 2. The **Women in Leadership Mentoring Program**, implemented in collaboration with the organization WHEN, aims to empower and support the professional growth of women across the organization by fostering leadership skills, enhancing confidence, and creating opportunities for career advancement through structured mentorship.

6.5 Health and vitality

It is of utmost importance for Interamerican to promote health and vitality for our insured, reflecting our dedication to amplify our social impact. With this in mind, we pave the way by providing health ecosystem products to ensure convenience and access to the healthcare system for our customers at any time. An overview of our holistic healthcare ecosystem products is presented below:

- **Medi ON health symptom checking app & telemedicine services**
In alignment with our commitment to advising on healthier conditions and well-being for all health insurance customers, we have introduced a cutting-edge digital app, known as MediOn, since 2020. MediON is an internationally certified Health Symptom Checker that uses Artificial Intelligence, Machine Learning and Natural Language Processing. Through this innovative ecosystem product, we ensure that all policyholders are able to:
 - Assess their health symptoms easily (24/7),
 - Identify associated diseases and are guided to the most appropriate healthcare service based on the estimated level of urgency.
 - Schedule a free telemedicine appointment with a Medifirst doctor, available exclusively to our customers with primary health insurance coverage.
- **Digital content for promoting good health**
At Interamerican, we believe that knowledge is the cornerstone of good health. By collaborating with esteemed scientific institutes and experts such as Prolipsis Institute and Nutrimed, we consistently generate unique content. Accessible on our website and blog portal, this content aims to encourage healthy behaviors among our customers.
- **Medical consultation services**
A collaboration has been established between LAVA and Interamerican to provide health insurance for residents of Nisyros. The agreement ensures coverage for emergency air ambulance services, complementing the public health system. Medical consultation services are available 24/7, with emergency air transport services activated by National Health System doctors on the island. In serious cases we are called upon to assist when other means of transport are not available.
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6.6 Corporate Social Responsibility in Action

At Interamerican Group, working closely with local communities is a top priority. We believe in strengthening the well-being of society by investing in the human resources of each region where our company operates. We understand the substantial impact our company can have on the communities we serve, and this approach is fully aligned with our vision and values.

Local communities

We primarily hire employees from local communities in areas outside Attica. This intentional approach not only aligns with our commitment to community engagement but also makes a significant impact on boosting local employment. By tapping into the local talent pool, we actively contribute to the economic development of the regions where our company operates.

Our Strategic ESG pillars

To align our CSR strategy with our Sustainable Development Strategy, we have reshaped our CSR approach. Our focus centers on the following five core pillars, dedicated to address key ESG and sustainability considerations. This strategic realignment underscores our commitment to a more cohesive and impactful integration of responsible business practices:

Interamerican Strategic ESG Pillars



Crisis Support

Following the severe storm “Daniel”, Interamerican and Anytime launched a multi-level support initiative in the affected areas of Thessaly, affirming the role of private insurance as a social partner during times of crisis.

In 2024, the initiative was further developed through contributions to the restoration of essential infrastructure - such as the surgical unit at the General Hospital of Karditsa - as well as with actions aimed at revitalizing local community life.

At the same time, the Group established partnerships with emergency response and humanitarian organizations to provide meaningful support in the face of extreme weather events:

- Contributed to the strengthening of Humanity Greece’s infrastructure by facilitating the provision of equipment for its 24/7 call center and operational systems.
- Enabled the provisioning of essential tools and personal protective equipment (PPE) for the volunteer rescuers of the Hellenic Rescue Team.
- Supported the mission of Dog’s Voice and ANIMA by aiding in the rescue and care of animals affected by wildfires and other extreme weather events.

The “Rebuilding Hope” campaign highlighted the pivotal role of insurance in managing natural disasters, through authentic narratives of individuals who overcame significant challenges and rebuilt their lives. With nationwide visibility, the campaign raised public awareness about the impacts of extreme natural events and emphasized the importance of proactive insurance coverage and collective solidarity. At the same time, the series acted as a bridge between the insurance sector, local communities, and support organizations, sharing a message of hope, resilience, and collective action for the recovery and protection of affected areas.

In collaboration with Humanity Greece, Interamerican organized and supported the Christmas decorations in the village of Metamorfosi, Karditsa offering a symbolic moment of hope and optimism for residents still recovering from the impact of Storm Daniel. This initiative is part of our long-term commitment to empowering local communities, enhancing social cohesion, promoting emotional recovery, and fostering sustainable development in disaster-affected areas.



Vulnerable Groups

The Group actively supports vulnerable social groups and fosters employee engagement with society through acts of solidarity and partnerships with organizations that serve people in need.

- Interamerican hosted Easter charity bazaars at its headquarters, featuring organizations such as ELEPAP, SOS Children’s Villages, “Agkalia” Philanthropic Association, and “Shedia”.
- Anytime, in collaboration with Food On and Love Van, organized social dining events to offer meals of care to vulnerable groups - with the participation of employees, reinforcing a culture of giving, connection, and social solidarity.

As part of Anytime’s CSR efforts, we made a donation to support the helpline “11528 – DIPLA SOU”, which provides psychological support to LGBTQ+ youth, their families, and educators. This initiative reinforces social inclusion and acceptance. Through this donation, Anytime confirms its commitment to respect, inclusion, and support for all people- while strengthening its social impact.

Health

With a strong commitment to improving access to quality healthcare for all, Interamerican carries out initiatives that strengthen prevention, emergency care, and support for vulnerable populations.

- For a third consecutive year, the ONEX Group and Interamerican renewed their partnership, providing-through ONEX sponsorship-insurance coverage to all residents of Syros via Interamerican’s Emergency Medical Assistance program. This includes emergency air transportation and 24/7 medical guidance, contributing substantially to critical care and rescue services on the island.
- Additionally, Interamerican provided two fully equipped and staffed ambulances for the Greece Race for the Cure® 2024, organized by the Panhellenic Association of Women with Breast Cancer “Alma Zois”, ensuring participant safety throughout the event and supporting the fight against breast cancer.

Education / Culture

Anytime continued its “Save the Day” initiative for a second year, addressing the high rate of traffic accidents – 90% of which are caused by human error. The goal is to reduce accidents and eliminate fatalities through education, prevention, and awareness-raising actions.

The initiative includes safe driving seminars for employees and customers, competitions awarding driving lessons, awareness campaigns on social media, and support services for insured drivers.

In collaboration with the Road Safety Institute “Panos Mylonas”, Anytime supported a new cycle of the certified training seminar “Do it right”. This action was delivered in 10 high schools in the Attica region, offering practical traffic education to 1.770 students aged 12–17 and 106 educators.

To support parents in their modern-day role, we invited employees’ families to participate in an interactive webinar by Morphoses titled “Empowering Your Child’s Future: Goal Setting for the New Year.”. Participants were introduced to practical strategies for goal setting, skills development, and age-appropriate support for their children.

Environment

On World Environment Day, and in collaboration with Polygreen, we carried out a strategic awareness initiative through the children’s theatre play “The Recycling Gang”, produced by the “Ampariza” theatre group and directed by Antonis Krompas. This initiative reinforced the message of circular economy and recycling, actively promoting environmental education and our commitment to sustainable development. Through engaging, hands-on experience, it raised awareness of the need to protect the environment.

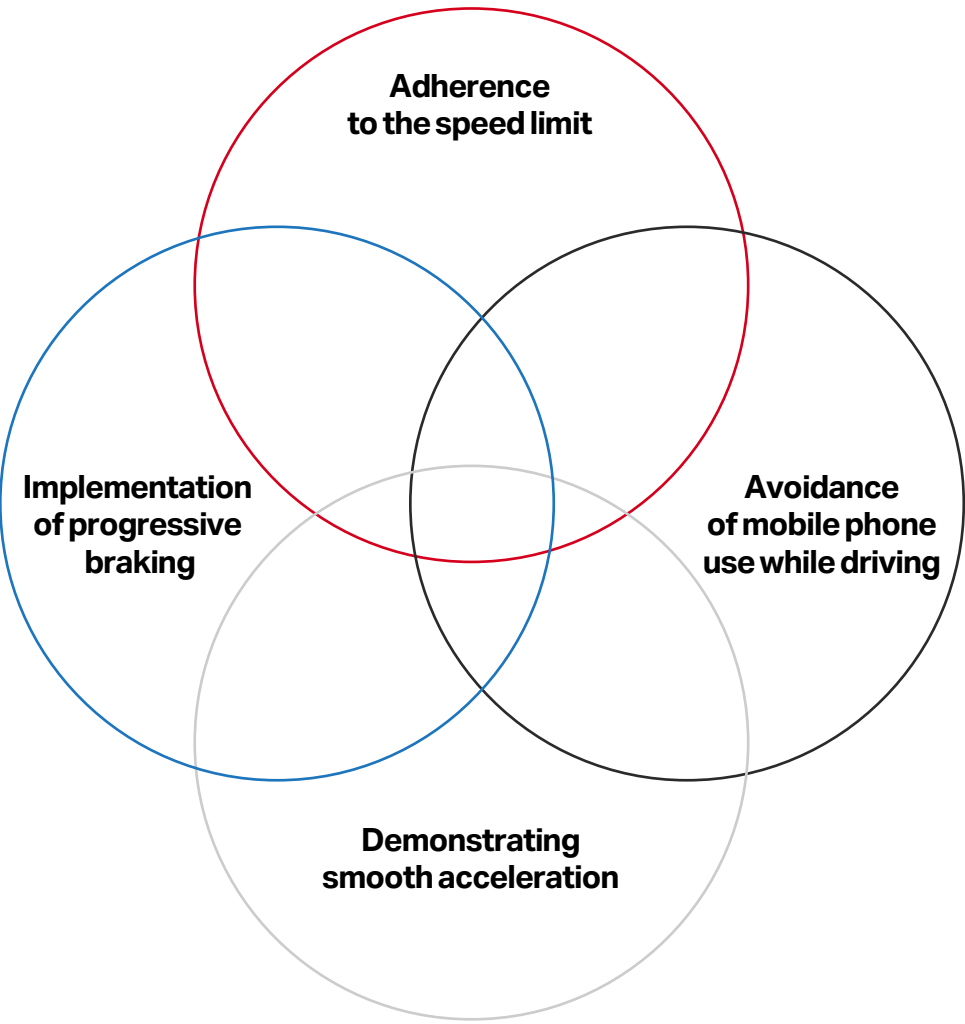
6.7 Equitable access to insurance products

The escalating financial exclusion amid the cost-of-living crisis determines our commitment to promote suitable, accessible, fair, and equitable products and services. For us, equitable access to insurance products is a key part of our commitment to sustainability. By redefining access in insurance, we aim to maximize the social impact of our insurance services and empower equity and inclusivity. Furthermore, we introduce top-up rewards-based initiatives to encourage our responsible citizens, who adhere to the driver’s code of conduct, to cultivate a sustainable mindset.

Within the framework of advancing equitable access to insurance products, we strive to incorporate automation technologies and telematics processes. One notable example of telematics services is our Smart Drive product, which utilizes an application on the drivers' mobile phones. Also, the Short Drive product, via the application “Buy the Miles”, integrates an application on mobile phone and a device into the vehicle, which measures the distance in kilometers.

As part of its overall transformation journey, Interamerican has implemented competitive pricing policies that serve as pathways to affordability, providing a better premium to the short drive product line than the standard products. The Smart Drive has a different pricing approach, with discounts based on driver behavior.

The evaluation of driving behavior has been determined around 4 core pillars:



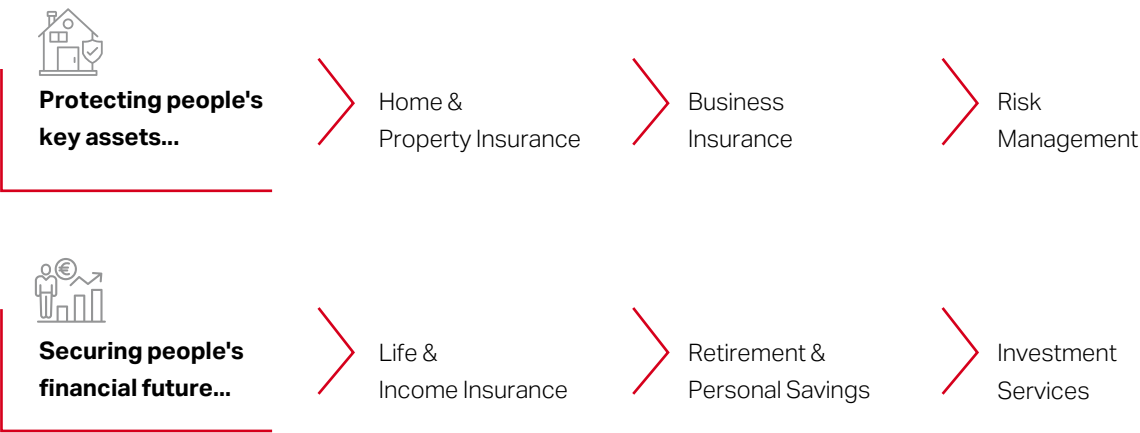
6.8 Consumer financial protection

In the context of the ESG implementation, insurers should evaluate their current stance towards society and design their overall strategic initiatives to embrace a more socially responsible and sustainable business model.

An important pillar of every ESG initiative is the adoption of a strategy for the customers’ financial protection entailing the socialization of insurance products and services by promoting the financial wellbeing and empowerment of individuals. This will ultimately lead to out-of-pocket savings and improved societal welfare.

Taking into consideration the above, the promotion of customers’ financial protection and inclusion has become an imperative for the financial sector as it allows the increase of customer engagement to higher levels, earns trust while increasing customer retention and acquisition. Moreover, it allows customers to extract more value from the premiums they pay and consequently they will be able to invest in a wider range of wealth and insurance products.

To fulfill our customers’ financial and wealth management needs, we offer a wide variety of value propositions in the areas of life and income insurance, retirement and personal savings, investment services, business insurance and risk management.



To get a better understanding of our customer’s financial and wealth management needs, we have established a clearly defined process for both digital and physical distribution channels to ensure that steer and consultative guidance provided relative to the available product offerings, caters to the needs of the existing clientele / new customers. This comprehensive needs’ analysis process, which encompasses information capture regarding the financial background, behavioral trends and overall client profiling is adopted to ensure that the client receives a “value for money” solution in terms of type / level of coverage and insurance plan design, which matches preferences at a fair price point. This eventually results in the containment of out-of-pocket expenses and hence, better protection.

6.9 Information Democratization

[FN-IN-270a.4]

At Interamerican, we have prioritized the themes of fairness, transparency, and accountability. In line with these elements, we demonstrate a steadfast commitment to information democratization. We set out to raise awareness about our products via campaigns, advertising, and marketing brochures. As part of our aim to cultivate a sustainable culture, we implement a robust strategy to enhance the accessibility of information across all our customers in two different dimensions based on channels. Our approach encompasses the following steps in each channel:

	Direct Channel	Traditional Networks
Customer Awareness	We offer all necessary documents to potential customers before, during, and after the sales process.	We provide the need form to gain a clear understanding of the customer's needs for all types of insurance that we have available and then recommend suitable products to them.
Pre-Contractual Disclosure	We offer information about the product structure, including coverage details, terms and conditions, etc., through our website at different points and via email dispatching during policy issuance. We provide recommendations to our clients related to the product line and package based on vehicle and personal data information during quotation process. Some of the indicative documents are IPID (Insurance Product Information), information documents, and terms and conditions.	We ensure that our customers have received all the relevant material and documents before the policy is issued, including IPID, terms and conditions.
Sales Process	We consider the following prerequisites for proceeding with the policy issuance process: our customers must read the information kit and give their consent.	We offer information about payments, new propositions, offers, and services relevant to their insurance, etc.





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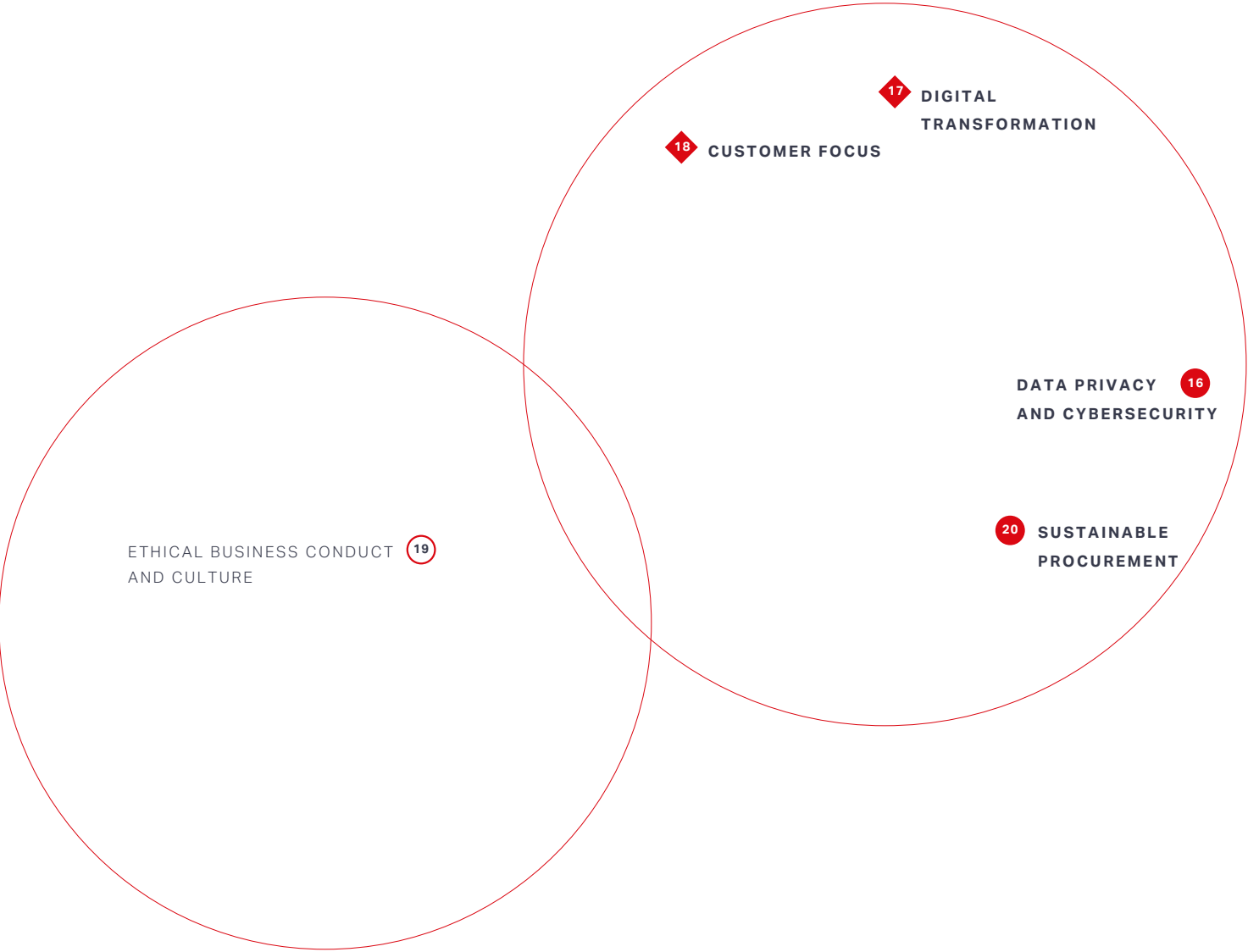
Grow responsibly

[GRI 3-3]



At Interamerican, we prioritize strong business ethics, transparent practices, and sustainable procurement. Data privacy is a top concern, and we maintain a customer-focused approach. Embracing digital transformation, we adapt to technological advancements for efficiency.

These pillars guide our commitment to ethical conduct, sustainability, data security, customer satisfaction, and innovation.



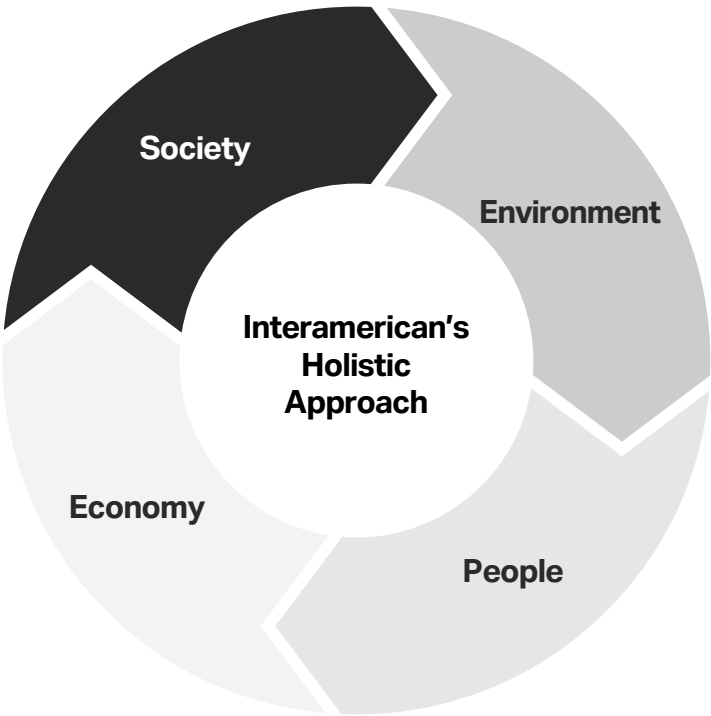
Targets	Performance			SDGs
	2024	2023	2022	
Evaluate 20% of the Company's suppliers with ESG criteria by 2025	29% of suppliers assessed with ESG criteria	In the initial stages of implementing this initiative to enhance sustainability practices.		<div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> <div>13 CLIMATE ACTION</div>
Maintain zero tolerance on corruption and bribery incidents by 2030	0 incidents	0 incidents	0 incidents	<div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div> <div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> <div>17 PARTNERSHIPS FOR THE GOALS</div>
Increase by 10% the weight of the sustainability perspective in the management performance contracts by 2030	Target achieved in 2024.			<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div> <div>17 PARTNERSHIPS FOR THE GOALS</div>
Increase by 10% the average customer retention rate by 2030 (I) or decrease by 30% the Customer Effort Score (CES, Convenience) by 2030	86,2%	88,2%	85,8%	<div>4 QUALITY EDUCATION</div> <div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>
Increase to 50% the digital interactions by 2030	In the process of introducing additional Robotics Process automations, process streamlining and self-service portals to optimize operational workflows, improve customer experience and baseline % of digital interactions.			<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>

Sustainable Impact Governance

[GRI 2-14, GRI 2-17, GRI 2-25]

We have developed a strategic action, which encompasses clear commitments, objectives, initiatives, and performance indicators. This plan places Sustainability at the forefront, integrating Environment, Society, and Governance with our business strategy pillars. The term "impacts" encompasses a range of influences, both positive and negative, actual, or potential, that stem from the company's activities. Specifically, these impacts represent the ways we interact with our environment in all dimensions of our operations, whether directly or indirectly.

Our approach to identifying impacts focuses not just on how they affect the company, but more importantly, on what the company contributes to its external environment. This includes:



In this context, the highest governance body at Interamerican holds the pivotal role of reviewing and endorsing the sustainability report's content, which entails a rigorous evaluation of the company's material issues. These issues are validated and affirmed in a specialized workshop setting.

Our corporate structure is instrumental in realizing our sustainability ambitions, ensuring the effective operation of various departments, promoting inter-departmental communication and sustaining awareness of sustainability concerns. Our organizational design is tailored to keep a continuous record of environmental and social metrics, which guarantees that management remains abreast of developments in achieving our sustainability goals.

ESG Governance Model

In 2023 we established a governance model to drive sustainability change at scale with representation across all organizational layers, strategic, operational and tactical. This new organizational structure set the direction on sustainability matters, whilst ensuring a disciplined execution of the ESG roadmap to deliver on our ESG strategy, ambitions and pledges. The ESG governance structure is laid out in the Company's Sustainability charter, which was approved by the BoD.

Our **CFO – an executive member of the BoD** has been assigned as **Climate / ESG expert**, who drives and facilitates the permanent ESG agenda at the BoD level, making recommendations on the future ESG strategy of IAG and regularly updating the Board on new ESG strategic and regulatory developments.

Board of Directors

- > Provides **strategic oversight** and **accountability** for the company’s sustainability agenda.
- > The **CFO serves as the appointed Board member with expertise in climate and ESG matters**, ensuring ESG considerations are integrated into high-level decision-making

Sustainability Committee

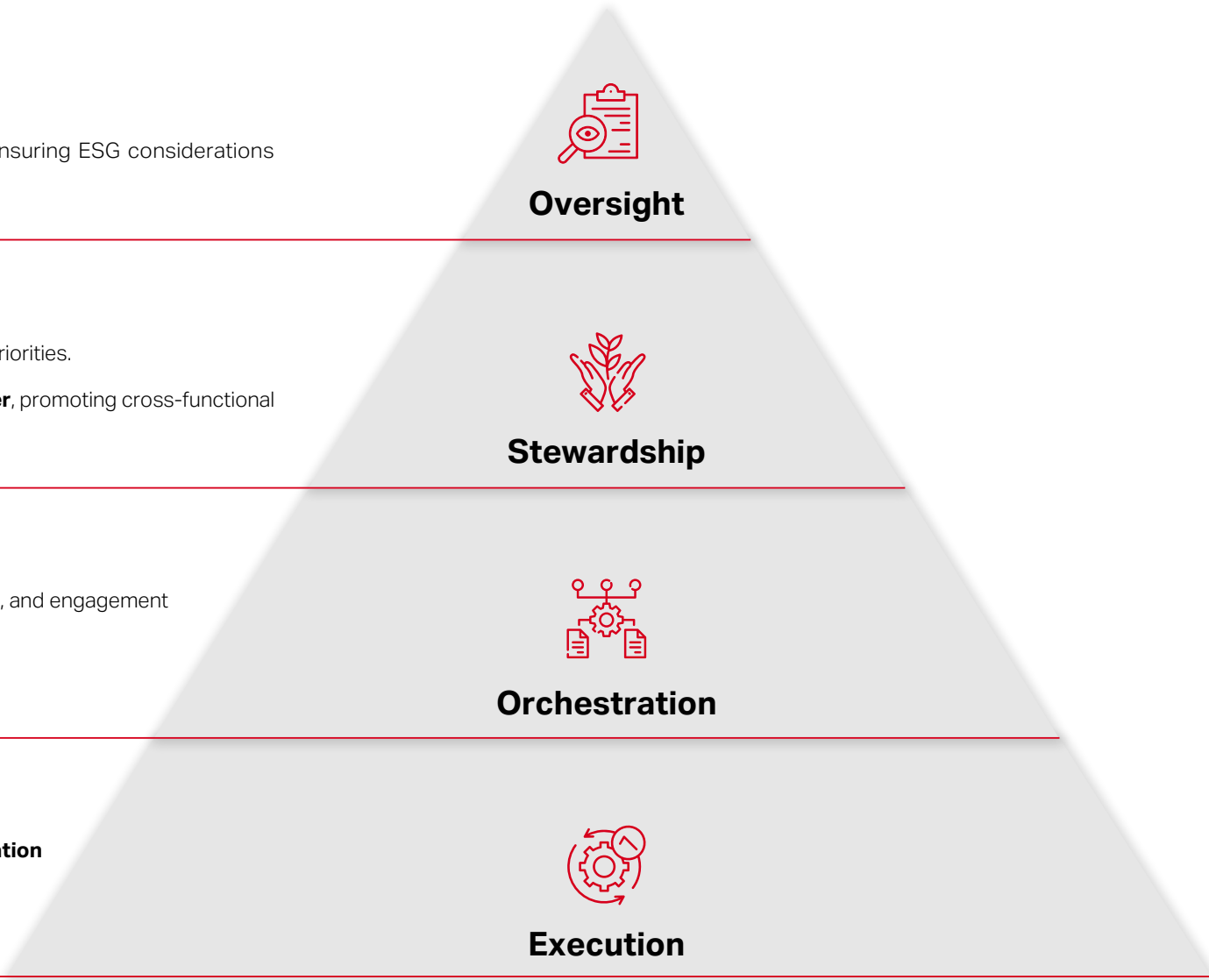
- > Responsible for **steering the implementation** of the **sustainability strategy** and aligning it with corporate priorities.
- > The committee is composed of members of the **Executive Committee**, along with the **Sustainability Leader**, promoting cross-functional ownership and leadership on ESG topics.

Sustainability Team

- > Drives the Group’s **ESG and social impact strategy**, including action plans, reporting, trainings, ESG ratings, and engagement with internal and external stakeholders.
- > Ensures **strategic alignment and operational integration** of ESG across all business functions.

ESG Taskforce

- > **Cross-functional group** of business partners from across the organization, supporting **ESG implementation** across departments and business units.
- > **Bridges strategy and execution**, embedding sustainability into daily operations.



7.1 Ethical business conduct and culture

[GRI 2-15, GRI 2-23, GRI 2-24, GRI 2-26, GRI 2-27, GRI 205-1, GRI 205-2, GRI 205-3, GRI 206-1, GRI 417-1, GRI 417-2, GRI 417-3]

Our Code of Ethics and Conduct, grounded in our core values of Integrity, Innovation, Respect, Teamwork, and Responsibility, delineates the expected standards of conduct for all employees. Developed collaboratively with our staff, this Code is not just a set of rules but a reflection of our organizational ethos, guiding our daily interactions and decisions. Below are the key guidelines of our Code, designed to foster a culture of ethical excellence:

**Commercial Information
& Resource Handling**
Utilize IT facilities correctly; adhere to clean office policies; responsibly manage social media use

Conflict of Interest Management
Handle biases in customer interest; regulate gift acceptance; provide additional employment guidelines; prevent favoritism; ensure competition compliance.

Incident Management
Handle aggression and threats; implement emergency protocols

Interpersonal Cooperation
Address unwanted behavior; maintain employee privacy

The Board of Directors ensures adherence to the Business Continuity Management System, in accordance with ISO 22301:2012, reinforcing our commitment to maintain operational excellence. This system is a key aspect of our ethical commitment, guaranteeing our ability to respond and adapt to unexpected situations. With oversight from the Compliance Directorate, the Board proactively addresses any infractions of our ethical code, upholding our values of transparency and accountability. Rigorous investigations are conducted for all reported incidents, with consequences for verified breaches varying from warnings to termination.

Our dedication to ethical conduct is underscored by our comprehensive policies and procedures, which are foundational to our corporate governance. These protocols are designed to align with our core values, ensuring our business practices meet both legal standards and our own moral benchmarks, thereby cultivating an environment of trust and ethical responsibility.

- 18 policies & regulations
- > Integrity and Anti-fraud Policy

> Incident management policy/ Whistleblowing policy

> Gift acceptance and offer policy

> Data protection policy

> AML internal regulation

> Business continuity policy

> Sound Use of Resources Policy

> Anti-Violence and harassment Policy

> Outsourcing Policy (including supplier Risk Assessments)

> Information security policy

> Procurement policy (including Code of Ethics for suppliers)

> Customer Due Diligence policy

> Basic principles of safety

> Competition compliance policy

> Code of conduct

> Policy on cybercrime

> Conflict of Interest Policy

> Asset Manager Due diligence (for UL products)

Integrity and Anti-Corruption Framework

Interamerican is committed to combating corruption through comprehensive policies and procedures. The key elements of our anti-corruption efforts include:

A robust Governance System that ensures a clear separation of duties, with definitive lines of accountability and the diligent application of the 'four-eyes principle' in critical decision-making processes.

An annual Systematic Integrity Risk Analysis (SIRA) is performed by the Compliance and Risk Management teams, addressing risks including money laundering and terrorist financing, and adherence to our Code of Ethics and Conduct.

The development and enforcement of a control system by the Risk Management and Compliance departments.

The four central functions of the Internal Audit System (Risk Management, Actuarial, Regulatory Compliance, and Internal Audit) are fully operational and effective.

The compulsory adherence to the Code of Ethics and Conduct, Purchasing and Procurement Regulations, and the Integrity and Anti-Fraud Policy.

Regular training for staff on corruption offences, the significance of reporting such incidents, and related internal policies and procedures.

Employee Resources and Policies for Addressing Workplace Issues and Seeking Advice

Interamerican prioritizes providing support to its employees through various channels. Whether seeking advice from the sustainability team or department, addressing HR concerns like violence and harassment, or utilizing the whistleblowing policy, the company ensures accessible guidance. Additionally, the presence of a compliance function, operational risk management, information security measures, and a designated Data Protection Officer (DPO) stands as evidence of its commitment. These resources empower the workforce to navigate challenges effectively, promoting ethical and responsible business practices.

Integrity and Anti-Fraud Policy for Ethical Governance

Integrity and Anti-Fraud Policy in the Context of Corporate Governance Interamerican, following the guidelines set forth by its parent company ACHMEA, has instituted a robust Integrity and Anti-Fraud Policy to adhere to international legislation and uphold best practices in business integrity, crucial in the post-financial crisis era. This policy, a testament to our commitment to ethical conduct, encompasses a broad spectrum of risks, including Money Laundering, Terrorism Financing, International Sanctions, and Corruption-against which we maintain a zero-tolerance stance, covering both Internal and External Fraud, Tax Evasion, Market Manipulation, Information Systems Security, Personal Data Breaches, and Socially Unacceptable Behavior.

Fraud Incident Reporting Policy

The Fraud Incident Reporting Policy is a critical aspect of Interamerican's internal control system. This policy applies across all ACHMEA Group subsidiaries since early 2016 and establishes a specific procedure for the reporting and recording of fraudulent incidents within the Company. It states that all employees identify and report any such incidents to the Compliance Department. This department is responsible for the recording, coordination, and investigation of these reports. Reports can be made directly to the Compliance Directorate or anonymously via a dedicated whistleblowing email address (incident@interamerican.gr). Access to these reports is strictly controlled and limited to designated employees of the Regulatory Affairs, Compliance, and Internal Audit Departments, ensuring confidentiality and thorough investigation.

Compliance with laws and regulations

In our constant adherence to anti-corruption policies and compliance with legal standards, Interamerican has successfully achieved zero significant instances of non-compliance with laws and regulations in 2024. However, a minor fine has been imposed by the Authorities which is pending appeal.

Training and Education in Anti-Corruption

In terms of education against corruption we undertake several initiatives annually, including, but not limited to the following:

Since 2017, we have a Memorandum of Cooperation with "Transparency International - Greece," participating in their Business Integrity Forum. This provides our executives with access to educational resources, research materials, and training meetings.

Achmea Compliance cooperates with Interamerican Compliance team through round tables focused on Integrity& Fraud and Customer Due Diligence (CDD) to exchange and enhance knowledge.

A specialized training programme was organized by the Compliance Department for human resources (tribe and chapter leaders) focusing on Business Integrity and Corporate Governance.

The Compliance Department also conducts CDD and Corporate Governance Ethics training to for the staff of General Large Risk Insurance (corporate solutions).

The Compliance Department conducted training programmes on anti-money laundering, counter-terrorist financing, and the implementation of International Sanctions Schedules.

Our executives participated in webinars of the "Business Integrity Forum" organized by "Transparency International - Greece."

Through the consorted efforts of the Compliance Division, in 2024, we scaled up our anti-corruption coverage, training 1.172 employees, including management, which translates to 90% of our total workforce. We also offered webinars on compliance topics such as Anti-Money Laundering and Competition Law. Also, all governance body members and staff were informed about the anti-corruption policies via intranet, reflecting our commitment to ethical business conduct across all regions.

Training Sessions	2024	2023	2022
Percentage of governance body members to whom the organization's anti-corruption policies and procedures have been communicated	100%	100%	100%
Percentage of employees received training in anti-corruption policies and procedures	90%	7%	5%

Compliance with Anti-corruption and Anti-competitive behavior

Our dedication to ethical conduct is reflected in our record for the past two years, with no instances of corruption or legal proceedings related to anti-competitive practices. Our proactive stance on integrity and transparency is further evidenced by a comprehensive Systematic Integrity Risk Assessment (SIRA) across all operations. This exhaustive process ensures meticulous scrutiny for corruption risks, reinforcing our zero-tolerance policy and commitment to the highest ethical standards. Additionally, during the reporting period, there were no fines for instances of noncompliance with laws and regulations, underscoring our commitment to lawful and ethical business practices.

Zero confirmed incidents of corruption in 2024.

Zero legal actions for anti-competitive behavior, anti-trust, and monopoly practices in 2024.

Marketing and Labeling Regulatory Compliance

We are committed to full compliance with European Sustainable Regulations by 2025, guided by our Regulatory Compliance Function in line with Achmea standards. This includes a comprehensive policy, specialized staff, and an annual programme focused on risk management and regulatory oversight. Our approach encompasses a Code of Ethics, Competition Policy, Integrity & Fraud Policy, anti-fraud measures, rigorous policies for event management, money laundering prevention, and corporate governance, aligning with ACHMEA's requirements. Our actions in this direction emphasize adapting to new legislation, enhancing communication with supervisory bodies, staff training, and risk analysis, while our audit programme targets key areas such as customer protection, business integrity, and market safety.

Insurance Distribution directive (IDD)

In promoting our insurance business, we rigorously adhere to principles of legality and transparency as mandated by relevant legislation, specifically L. 2496/97 and L. 2251/94. A fundamental aspect of our approach is the strict adherence to behavioral standards by both employees and intermediaries. This includes unwavering compliance with the Company's Code of Ethics and the Code of Behavior and Ethics of the Panhellenic Association of Insurance Advisors (P.S.A.S.). Additionally, we implement specific procedures to ensure compliance before marketing and advertising new products and services. The Marketing Directorate reviews all communication materials, including customer correspondence and promotional activities. Concurrently, compliance is verified through coordination with other competent directorates, such as the Operational unit, Legal Service, and Compliance, thereby guaranteeing full alignment with current regulations and the legislative framework.

Solvency II institutional framework

Solvency II is the latest institutional framework governing capital adequacy requirements, operations, and supervision of insurance companies in the EU. This framework provides a unified basis for European insurers in both the qualitative and quantitative aspects of their solvency calculations. It enables them to integrate their internal models for managing insurance and financial risks, as well as to organize methods for mitigating these risks through various strategies. Interamerican holds the distinction of being the first company in the Greek insurance market to receive approval under this framework in 2015. This was further reinforced with the enactment of Law 4364/2016, which officially incorporated Solvency II into Greek legislation.

2023

Product Approval and Review Process Policy (PARP) integrated ESG criteria as well as Target Market risks. Scenario analysis related to product being cost-efficient, useful, understandable, and futureproof - catering to customers' needs / expectations was thoroughly conducted.

2022

Product Oversight and Governance align with the Insurance Distribution Directive, integrating ESG criteria and Target Market risks. Our products undergo scenario analysis for cost-efficiency, usefulness, customer satisfaction, clarity, and future-readiness.

2021

Product Oversight and Governance applied according to IDD.

Zero incidents
of non-compliance
concerning marketing
communications
in 2024.

In 2024, we upheld the stringent requirements of the IDD and the SII frameworks, achieving comprehensive regulatory compliance across product and service offerings. Our commitment to ethical practices was underscored by zero incidents of non-compliance concerning marketing communications for 3 consecutive years. Through the application of Product Oversight and Governance (POG), integrating ESG criteria, and rigorously assessing the Target Market risks, we conducted thorough scenario analyses to ensure our offerings were cost-efficient, beneficial, and met customer expectations in an understandable and future-proof manner. Following the latest IDD sustainability amendments, we enhanced our relevant questionnaire and POG frameworks to embed sustainability factors according to the guidelines of EIOPA. Our consistent strategy across these years showcases our dedication to clear, accurate, and compliant product information, reaffirming our transparency and customer-centric approach in the insurance marketplace.



7.2 Digital transformation

During recent years, Interamerican has been rapidly transforming itself into a digital insurer, striving for innovation in the design of new insurance products, encouraging the use of environmentally friendly technologies targeting to improve our customers’ experience.

Agile methodology

At Interamerican, we have successfully transitioned from the traditional “waterfall” IT product development and delivery model to the “Agile” model, which demonstrates more adaptability and flexibility to change. This new model is expressed through the creation of 25 cross-functional teams, which develop and deliver projects in 2-week sprints. These teams are further divided to 3 main groups which called “tribes”, and to 4 “horizontal” ones which called “chapters”, based on their capabilities, allowing to maintain higher standards of service while promoting knowledge sharing. The overall concept and terminology was taken by “Spotify” working model and modified accordingly to meet our organization needs and specificities.

Partners

Our digitization initiatives are also focused on our partners and intermediaries providing them with unique services to optimize and streamline their workflows, enabling them to focus on providing our customers with the best possible level of service. To enhance their productivity tools platform, we have developed the “e-office” application, available on mobile phone, tablet, or laptop, allowing each partner to manage its portfolio and extract valuable information regarding its clientele, commissions, contract renewals etc. They can also issue online and in real time a contract for Property & Casual (P&C) sector. For the Life & Health sector, which require an active reinsurance, Interamerican has developed a unique and innovative online reinsurance system called “Genius” while for P&C we have integrated an advanced fraud detection tool. This tool detects online and in real time potential fraudulent act.

Internal Functions

To further optimize our internal functions workload, digital tools have been developed and integrated to enhance our processes. In the domain of claims administration for motor sector, we updated the system functionalities by introducing automations in processes related to collection and classification of supporting documentation, allowing us to further reduce the response time and elevate customer experience.

Moreover, we incorporated AI functionalities in primary health claims processing. As part of this digitalization initiative, we managed to fully automate the claims adjudication process for medical visits with a completion time of under 12 seconds. Overall, we managed to achieve a significant reduction in the claims’ settlement time by 19 days (from initially 20 days to 1 day) further enhancing our customer experience. We have also added built-in anti-fraud controls to identify and prevent fraudulent transactions, which also contributed to solidifying our decision-making process.

We also introduced the “E-announcement” functionality in claims process for primary health policies, to fully digitize claims announcement, enabling an entirely paperless procedure by eliminating the need for any physical supporting documentation, making the platform easily accessible through the MyInteramerican self-service portal.

Customer

To support the above initiatives and to elevate our customers’ experience, we increased the sophistication of the capabilities of MyInteramerican and Askme platforms with a full claims’ suite, which provides access to customers’ full claims history with analysis per type of incident. Moreover, it provides detailed tracking and respective information for pending claims requests.



7.3 Customer focus

[FN-IN-270a.3]

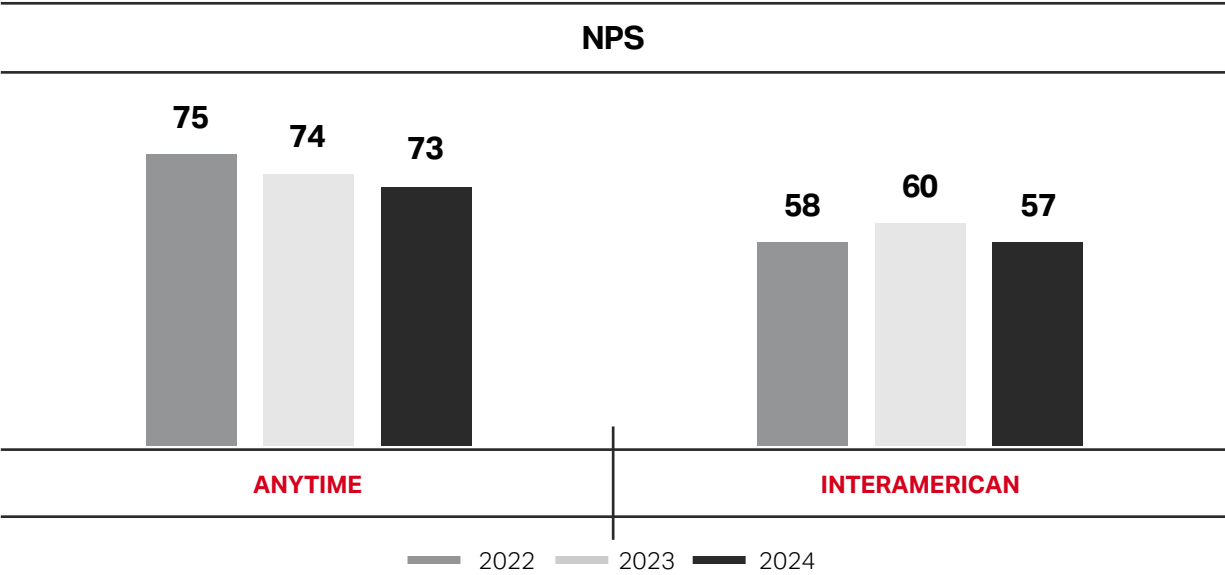
In today’s business landscape, the high level of customer satisfaction is of paramount importance for every company to succeed as an organization but to ensure also future proof financial results. Given this and by taking into consideration the ESG expectations and trends, every company should embrace a more sustainable mindset and act in such way to increase its impact on society while improving the overall satisfaction of its customers.

Customers trust insurance firms that deliver on their promise and provide relevant solutions in every step of their lifecycle. This can be achieved by providing seamless processes and procedures while implementing an omnichannel approach to adjust to all communication styles.

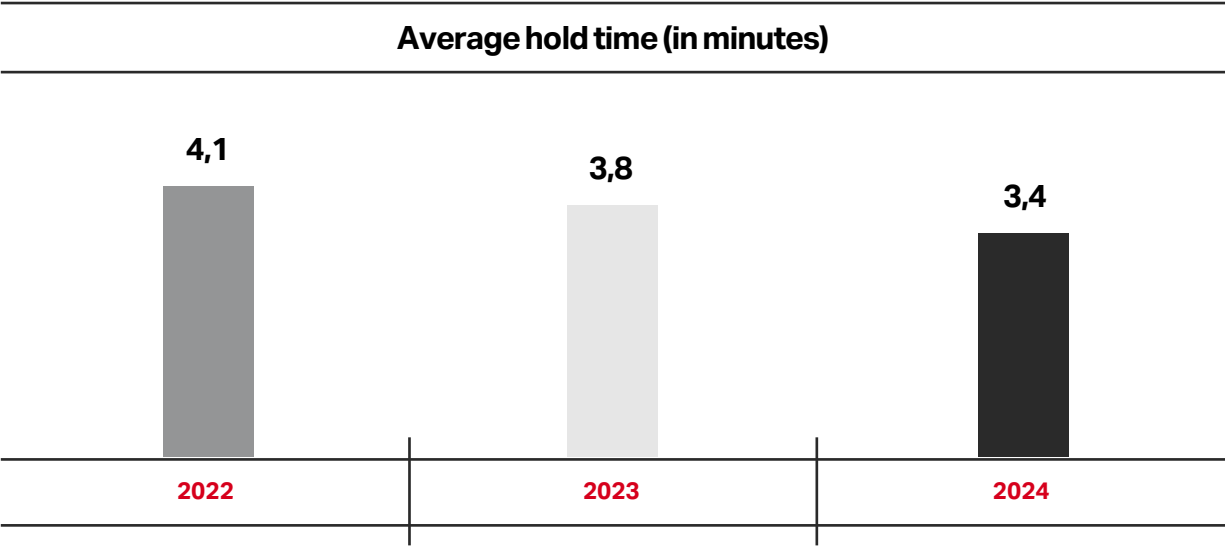
At Interamerican, we have established the 360°customer view approach to assess current perception and improve customer experience. Moreover, by utilizing and analyzing the available data, we can document consumer experience based on which we build tailor-made products and services, aiming at enhancing and elevating our customers’ overall experience. More specifically, we have developed innovative services to support health incidents (e.g. booking an appointment with a doctor), car accidents in conjunction with our Road Assistance services and various other applications deployed particularly to optimize the handling of customer queries.

To monitor our customers satisfaction level, we have established specific KPIs and metrics to safeguard a high-level service standard. In this context, we have been monitoring Net Promoter Score (NPS) since 2014, which is based on feedback received from customers who had at least one interaction with the company. This index provides an overview of customer satisfaction, loyalty, and willingness to refer our company to others. For 2024 the index reached 73 for Anytime (our online direct distribution channel) and 57 for Interamerican.

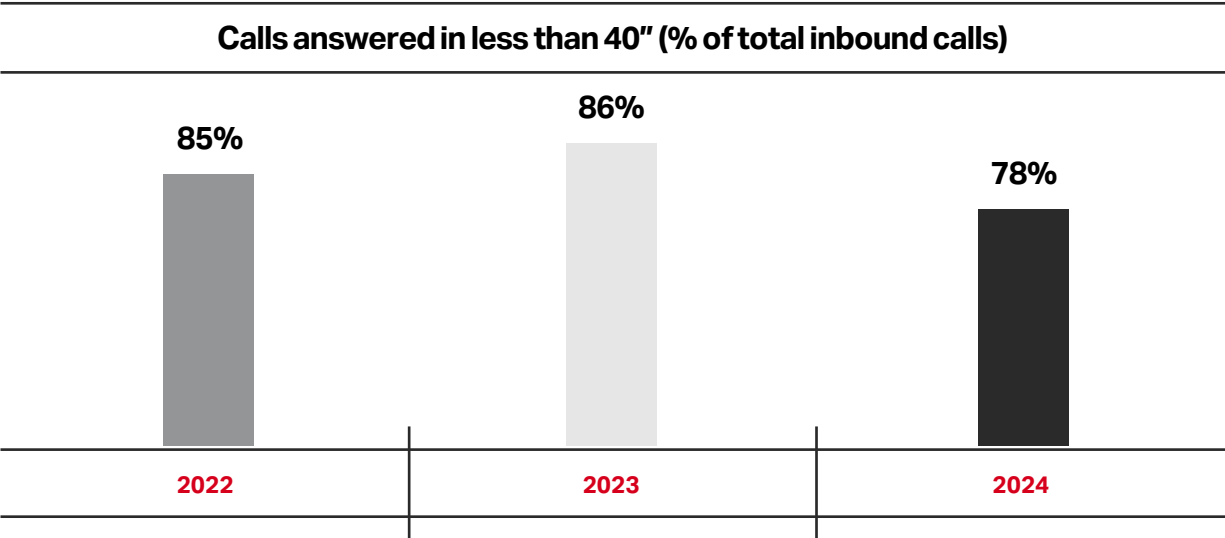




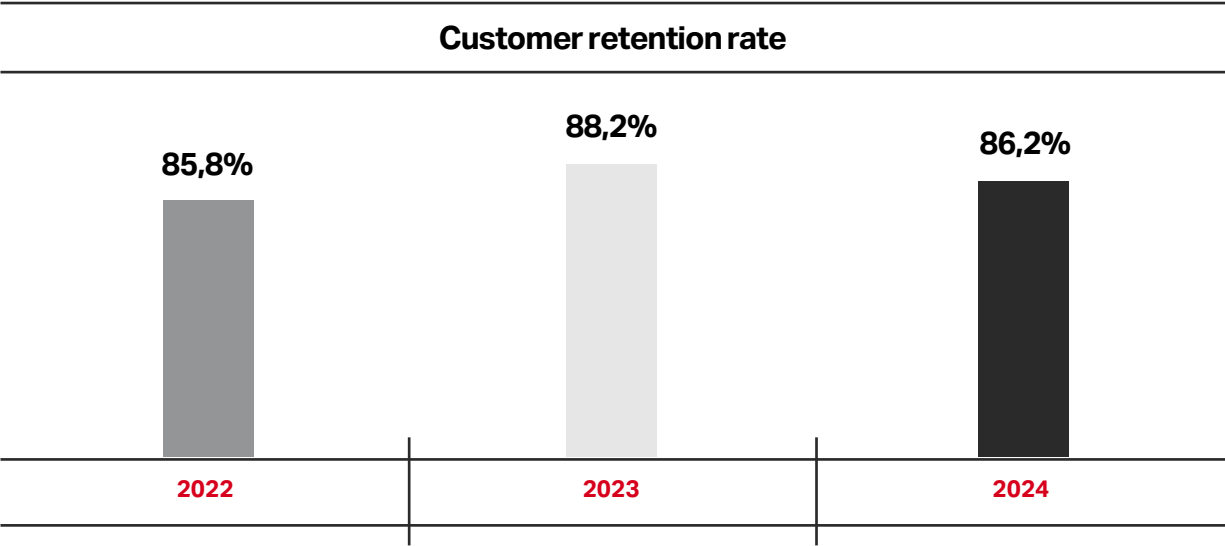
In 2024 we improved the performance of our service centers, reducing the average hold time (AHT) to 3,4 minutes.



However, the percentage of calls answered in less than 40 seconds decreased slightly to 78%.



Finally, the customer retention rate remained relatively stable at 86,2%.



7.4 Data Privacy & Cybersecurity

[GRI 418-1]

At Interamerican, the protection of personal data and privacy is a foremost priority. We implement robust technical and organizational measures to prevent data theft, loss, and leakage, and regularly update and disseminate our internal policies to ensure comprehensive understanding and compliance. Our proactive measures have strengthened our defenses against cybercrime, enhancing the privacy protection of our customers and employees and contributing to the broader efforts to combat cybercrime.

Approach to Data Privacy and Compliance

Our commitment to data privacy, rooted in our culture since the 1990s, gained further momentum with the enactment of the GDPR in 2018. This commitment extends to continuous compliance, infrastructure modernization, and robust data protection. Our Data Protection Officer (DPO) as a point of contact for internal and external stakeholders on data protection matters, leads a structured compliance strategy, ensuring alignment with GDPR and SII legislation, supported by a 'three lines of defense' governance model for strategic coherence and data security. Regular control framework reviews and reporting identify potential areas of concern and corrective actions are immediately implemented to minimize privacy risk and underscore our commitment to maintaining high standards of data privacy and compliance.

Our Achievements and Commitments

Our dedication to data protection is underscored by a record of zero customer data breaches for 4 consecutive years, from 2021 to 2024, reflecting the success of our privacy measures. Our dedication to cybersecurity is ongoing; we persistently seek to enhance our defenses, integrating the latest technological advances and best practices to ensure the continued protection of our customers' personal information.

To achieve such a consistent performance in terms of data security, we maintain a proactive approach. In 2024, we carried out a Risk Impact Assessment (art. 35 GDPR) for the new functionalities of the Smart Drive insurance product ahead of the official rollout as well as for Telemedicine services connected to the Medi-on application. Through this process we identified and evaluated in depth potential risks to privacy and security and ensured strict conformance of our products with applicable legal and regulatory standards.

Zero confirmed incidents
for customer data breaches
in 2024 (4th consecutive year)



7.5 Sustainable procurement

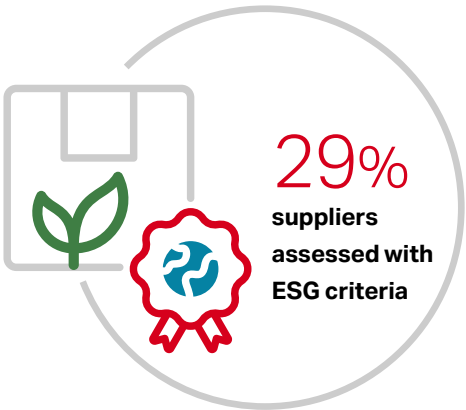
[GRI 2-6, GRI 204-1]

Sustainable Procurement Framework

In 2024 we established our Sustainable Procurement Framework, that covers our insurance activities and extends to all suppliers (both existing and new – as part of the RFP process). The Framework aims to integrate ESG considerations into all aspects of our procurement processes. Taking into account our sustainability goals and commitments, it provides a structured approach to the selection, evaluation, and ongoing assessment of suppliers. By embedding ESG criteria into our decision-making, we aim to mitigate social and environmental risks, enhance supplier performance, and contribute to the creation of a sustainable supply chain that supports long-term value for both our business and society. The Framework clearly outlines the responsibilities of each stakeholder and provides for a due diligence mechanism to ensure that the stipulations set are followed as planned.

The development and implementation of Interamerican's Sustainable Procurement Framework is aligned with sustainable development standards and frameworks, such as the United Nations Global Compact (UNGC), the GRI reporting standards and the evaluations of ESG-based rating agencies, such as EcoVadis. The scope of the regulation is to ensure an efficient and sustainable procurement procedure for materials and services. This procedure is aligned:

- > with IAG's Outsourcing Policy
- > with IAG's Corporate Procurement Regulation
- > with Greek Legislation – for partnerships with Cloud service providers (BoG RIP 180/3/17.12.2020, EIOPA-BoS-20-002)
- > with Greek and EU Legislation – for critical or important outsourcing for insurance undertakings (law 4364/2016, SII Directive, Del. Regulation EU 2015/35 and the respective regulatory acts by the BoG)



Responsible supply chain management remains a cornerstone of our sustainable development strategy and a key driver of long-term competitiveness. In 2024, during the first year of implementing our Sustainable Procurement Framework, we proudly surpassed our initial target by assessing 29% of our suppliers against ESG criteria—well ahead of our 2025 goal of 20%. This strong start underscores our commitment to embedding sustainability across our value chain, ensuring that responsible practices are upheld from sourcing through to final delivery. It also reflects the growing engagement of our partners in advancing shared ESG ambitions.

Procurement Regulations

The Purchasing and Procurement Regulation that was updated in 2023 outlines the procedures for procuring materials and services needed by all Interamerican subsidiaries. These regulations are readily available on the internal corporate website for employee reference. They are updated regularly to address evolving needs and developments, ensuring continual improvement in our procurement processes.

Outsourcing Management and Compliance

In January 2020, Interamerican adopted and implemented an Outsourcing Policy, which was also in alignment with ACHMEA's updated policy. This policy applies to all procurement activities, with specific exceptions, and clearly outlines the management process for outsourcing contracts. This process includes drafting, implementation, monitoring, and termination of contracts, categorizing each according to its criticality. Furthermore, the policy specifies roles for project, contract, and work management, along with monitoring responsibilities. The Outsourcing Policy, its supporting templates, and the RACI table of responsibilities are available on the Company's internal website for employee access.



Responsibilities of the Procurement Committee

The Purchasing and Procurement Committee functions as an independent executive body within the Company. It comprises the CFO, four members elected by the Executive Committee, and a non-voting lawyer appointed by the Executive Committee. The committee is authorized to review and provide opinions or detailed recommendations on material and service purchases exceeding EUR 15,000. Above that amount, the decision is gradually escalated initially to the Executive Committee and finally to the Board of Directors.

Developing responsible relationships in the supply chain

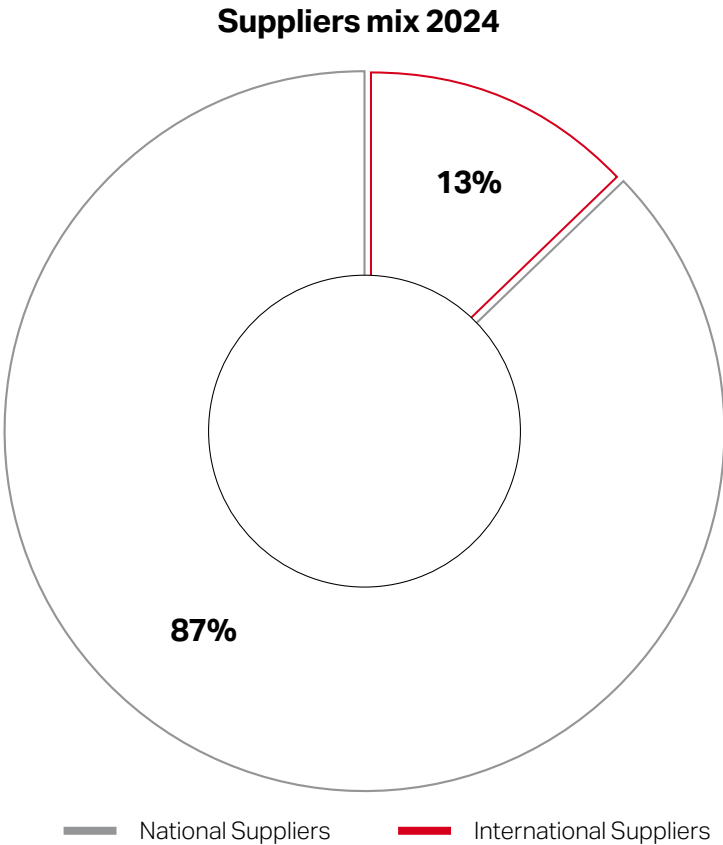
Interamerican adheres to a strict code of conduct and ethics, as well as an integrity and anti-fraud policy, striving to become the most trusted insurance company. This culture of transparency and integrity extends to all employees and partners without exception. Consequently, Interamerican engages only with partners who uphold similar principles and values, particularly in combating fraud and corruption. This includes conflicts of interest, facilitation payments, bribery, money laundering, terrorist financing, tax evasion, and internal and external fraud. Partners are also required to comply with professional conduct rules as per Bank’s IDD 86/5.4.2016 and the draft law adopting the Insurance Mediation IDD.

Moreover, Interamerican cooperates only with partners who comply with the data protection legislation, protect sensitive information from unauthorized access and disclosure and safeguard the confidentiality by signing strict Data Processing Agreements and Non-Disclosure Agreements prior to any cooperation. Since 2015, the Supplier Code of Conduct has been a core component of the Purchasing and Procurement Regulation, forming an essential part of every contract between Interamerican and its suppliers. By entering into an agreement with Interamerican, each supplier of products and services is required to adhere to and align with:

- > The Corporate Responsibility Principles adopted by Interamerican.
- > The Corporate Social and Environmental Responsibility commitments of the Company, including the 'Principles for Sustainable Insurance' from the UN Environment Programme.
- > The ten Principles and Terms of Corporate Responsibility outlined in the UN Global Compact.

Procurement Achievements:

Our procurement strategy has been based on strengthening the local economy while ensuring a balanced mix of national and international sourcing. Over the course of the past years, a substantial portion of our budget was allocated to national suppliers, amounting to €81,7 mln (in 2024). This not only demonstrates our strong commitment to domestic markets but also represents a significant increase compared to previous years. Our engagement with international suppliers, consistent at 13% of our total procurement value, underscores our global reach and contributes to a diverse and resilient supply chain. These efforts collectively reflect our dedication to fostering sustainable, long-term relationships with suppliers at both local and international levels.





08

Appendix

8.1 GRI Table

Statement of use	Interamerican has reported in accordance with the GRI Standards from 1 January 2024 to 31 December 2024.
GRI 1 used	GRI: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GENERAL DISCLOSURES						
GRI 2 General Disclosures 2021	2-1 Organisational details	About this report	p.3			✓
	2-2 Entities included in the organisation's sustainability reporting	About this report	p.3			✓
	2-3 Reporting period, frequency and contact point	About this report	p.3			✓
	2-4 Restatements of information	About this report	Specified as needed in the text / data tables.			✓
	2-5 External assurance	About this report	p.3-5			✓
	2-6 Activities, value chain and other business relationships	Portrait of Interamerican / Sustainable procurement	p.3, 12-15, 91-92			✓
	2-7 Employees	Labor management	p.59-60			✓
	2-8 Workers who are not employees	Labor management	p.59-60			✓
	2-9 Governance structure and composition	External reference	Detailed information included in our Annual financial statements, available on our website.			✓
	2-10 Nomination and selection of the highest governance body	External reference	Detailed information included in our Annual financial statements, available on our website.			✓

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GRI 2 General Disclosures 2021	2-11 Chair of the highest governance body	External reference	Detailed information included in our Annual financial statements, available on our website.			✓
	2-12 Role of the highest governance body in overseeing the management of impacts	Grow responsibly, External reference	p.81-84. Also, detailed information is included in our Annual financial statements, available on our website.			✓
	2-13 Delegation of responsibility for managing impacts	Grow responsibly, External reference	p.81-84. Also, detailed information is included in our Annual financial statements, available on our website.			✓
	2-14 Role of the highest governance body in sustainability reporting	Grow responsibly, External reference	p.81-84. Also, detailed information is included in our Annual financial statements, available on our website.			✓
	2-15 Conflicts of interest	Ethical business conduct and culture	p.83-86			✓
	2-16 Communication of critical concerns	Ethical business conduct and culture, External reference	p.83-84. Also, on our website there is a dedicated section for integrity policies and whistleblowing.			✓
	2-17 Collective knowledge of the highest governance body	External reference	Detailed information included in our Annual financial statements, available on our website.			✓
	2-18 Evaluation of the performance of the highest governance body	External reference	Detailed information included in our Annual financial statements, available on our website.			✓
	2-19 Remuneration policies	External reference	Detailed information included in our Annual financial statements, available on our website.			✓
	2-20 Process to determine remuneration	External reference	Detailed information included in our Annual financial statements, available on our website.			✓

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GRI 2 General Disclosures 2021	2-21 Annual total compensation ratio			Confidentiality constraints	We aim to maintain the confidentiality of sensitive information and data as a means of ensuring our compliance with applicable laws, including aspects related to data privacy and protection.	
	2-22 Statement on Sustainable Development Strategy	Statement of the CEO	p.6-7			✓
	2-23 Policy commitments	Statement of the CEO, Ethical business conduct and culture	p.6-7, 83-86			✓
	2-24 Embedding policy commitments	Ethical business conduct and culture	p. 83-86			✓
	2-25 Processes to remediate negative impacts	Grow responsibly	p. 81-86			✓
	2-26 Mechanisms for seeking advice and raising concerns	Ethical business conduct and culture, External reference	p.89 83-84. Also, on our website there is a dedicated section for intergrityintegrity policies and whistleblowing.			✓
	2-27 Compliance with laws and regulations	Ethical business conduct and culture	p. 83-86			✓
	2-28 Membership associations	Memberships and Associations	p. 16-17			✓
	2-29 Approach to stakeholder engagement	Stakeholder dialogue and engagement	p. 22-27			✓
	2-30 Collective bargaining agreements	Labor management	p.59			✓
MATERIAL TOPICS						
GRI 3 Material Topics 2021	3-1 Process to determine material topics	Double materiality approach	p. 27-29			✓
	3-2 List of material topics	Double materiality approach, ESG Topics	p. 27-38			✓

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
TOPIC DISCLOSURES						
Portrait of Interamerican						
GRI 201: Economic performance 2016	201-1 Direct economic value generated and distributed	Economic Performance	p.15			✓
	201-2 Financial implications and other risks and opportunities due to climate change	Double materiality approach	p. 27-29			
	201-4 Financial assistance received from government	Economic Performance	p.15			
Act on the planet						
GRI 3 Material Topics 2021	3-3 Management of material topics	Act on the planet	p.43-55			
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Energy Efficiency	p.47			✓
	302-3 Energy intensity	Energy Efficiency	p.47			✓
	302-4 Reduction of energy consumption	Energy Efficiency	p.47			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Decarbonization	p.45-46			
	305-2 Energy indirect (Scope 2) GHG emissions	Decarbonization	p.45-46			
	305-3 Other indirect (Scope 3) GHG emissions	Decarbonization	p.45-46			
	305-4 GHG emissions intensity	Decarbonization	p.45-46			
	305-5 Reduction of GHG emissions	Decarbonization	p.45-46			
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Circular economy practices	p.49			

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GRI 306: Waste 2020	306-2 Management of significant waste-related impacts	Circular economy practices	p.49			
	306-3 Waste generated	Circular economy practices	p.49			
Drive Social purpose						
GRI 3 Material Topics 2021	3-3 Management of material topics	Drive Social purpose	p.57-77			
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Labor management	p.59-60			✓
	401-2 Benefits provided to full-time Employees that are not provided to temporary or part-time Employees	Health & Safety and Wellbeing of employees	p.61-65			
	401-3 Parental leave	Health & Safety and Wellbeing of employees	p.61-65			✓
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Health & Safety and Wellbeing of employees	p.61-65			
	403-2 Hazard identification, risk assessment, and incident investigation	Health & Safety and Wellbeing of employees	p.61-65			
	403-3 Occupational health services	Health & Safety and Wellbeing of employees	p.61-65			
	403-4 Worker participation, consultation, and communication on occupational health and safety	Health & Safety and Wellbeing of employees	p.61-65			
	403-5 Worker training on occupational health and safety	Health & Safety and Wellbeing of employees	p.61-65			
	403-6 Promotion of workers' health	Health & Safety and Wellbeing of employees	p.61-65			
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Health & Safety and Wellbeing of employees	p.61-65			

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GRI 403: Occupational Health and Safety 2018	403-8 Workers covered by an occupational health and safety management system	Health & Safety and Wellbeing of employees	p.61-65			
	403-9 Work-related injuries	Health & Safety and Wellbeing of employees	p.61-65			
	403-10 Work-related ill health	Health & Safety and Wellbeing of employees	p.61-65			
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Human capital development	p.69			
	404-2 Programmes for upgrading employee skills and transition assistance programmemes	Human capital development	p.69-72			
	404-3 Percentage of employees receiving regular performance and career development reviews	Human capital development	p.71			✓
Training and Education	Internal KPI: Percentage of employees trained on discrimination and harassment	Human capital development	p.69-72			✓
	Internal KPI: Percentage of employees trained on specific environmental issues	Human capital development	p.69-72			✓
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Diversity, Equity, and Inclusion (DEI), External Reference	p.66-67. Also, detailed information included in our Annual financial statements, available on our website.			✓
	405-2 Ratio of basic salary and remuneration of women to men	Diversity, Equity, and Inclusion (DEI)	p.66			
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Diversity, Equity, and Inclusion (DEI)	p.67			
Grow Responsibly						
GRI 3 Material Topics 2021	3-3 Management of material topics	Grow Responsibly	p.79-92			

GRI Standard	Disclosure	Location		Omissions		External Assurance
		Section	Page(s)	Reason	Explanation	
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Sustainable procurement	p.91-92			✓
Sustainable procurement	Internal KPI: Percentage of targeted suppliers that have gone through a sustainability assessment	Sustainable procurement	p.91-92			✓
	Internal KPI: Percentage of targeted suppliers that have signed the sustainable procurement charter or supplier code of conduct	Sustainable procurement	p.91-92			✓
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Ethical business conduct and culture	p.83-86			
	205-2 Communication and training about anti-corruption policies and procedures	Ethical business conduct and culture	p.83-86			
	205-3 Confirmed incidents of corruption and actions taken	Ethical business conduct and culture	p.83-86			✓
GRI 206: Anti-competitive Behaviour 2016	206-1 Legal action against anti-competitive behaviour, anti-trust, and monopoly practices	Ethical business conduct and culture	p.83-86			
GRI 417: Marketing and Labeling	417-1 Requirements for product and service information and labeling	Ethical business conduct and culture	p.83-86			
	417-2 Incidents of non-compliance concerning product and service information and labeling	Ethical business conduct and culture	p.83-86			
	417-3 Incidents of non-compliance concerning marketing communications	Ethical business conduct and culture	p.83-86			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Privacy & Cybersecurity	p.90			
Customer Focus	Internal KPI: Customer Satisfaction (NPS, Retention rate)	Customer Focus	p.88-89			✓

8.2 SASB Table

SASB Topic	SASB Metric	SASB Code	Location	
			Section	Page
Transparent Information & Fair Advice for Customer	Complaints-to-claims ratio	FN-IN-270a.2	Customer Focus	p.88-89
	Customer retention rate	FN-IN-270a.3	Customer Focus	p.88-89
	Description of approach to informing customers about products	FN-IN-270a.4	Information Democratization	p.77
Incorporation of Environmental, Social, and Governance Factors in Investment Management, Policies Designed to Incentivize Responsible Behavior	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	Resilient portfolios	p.52-54

