INTERAMERICAN

Insurance redefined

Corporate Presentation 2026



Interamerican is part of **achmea**

Insurance redefined

- Overview
- Our financial strength and excellent reputation
- Creating value for our customers
- How we are leading the way forward



Overview



Interamerican at a glance



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

Well known insurance brands associated with the Interamerican Group:

INTERAMERICAN

anytime BY INTERAMERICAN

Aggregator brand:

insurancemarket

97%
Prompted awareness

>1.6m
Individual and business customers

1,790
Tied Agents and Brokerages

€566m
Gross Written Premiums

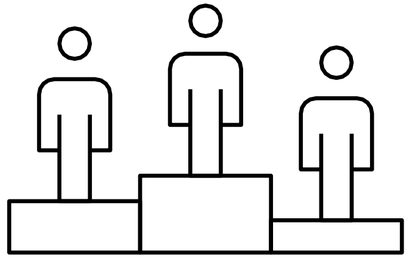
€272m
Claims paid

Data 2025

We are strategically positioned in the insurance market

- Interamerican Group is the industry leader in non-life insurance
- Driven by organic growth, Interamerican Group is ranked in the top five insurance companies in Greece
- Our Interamerican and Anytime brands are complementary giving the group a strategic position in the insurance market

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



Interamerican Group Market Shares and Positions

1st	**Non Life** Market Share: 13.8%
1st	**Direct Insurance** Market Share: approx. 45%
1st	**Assistance** Market Share: 23%
1st	**Motor Insurance** Market Share: 14%
4th	**Health Insurance** Market Share: 11.5%
8th	**Life** Market Share: 2.3%

The 6 traits that make up Interamerican's DNA

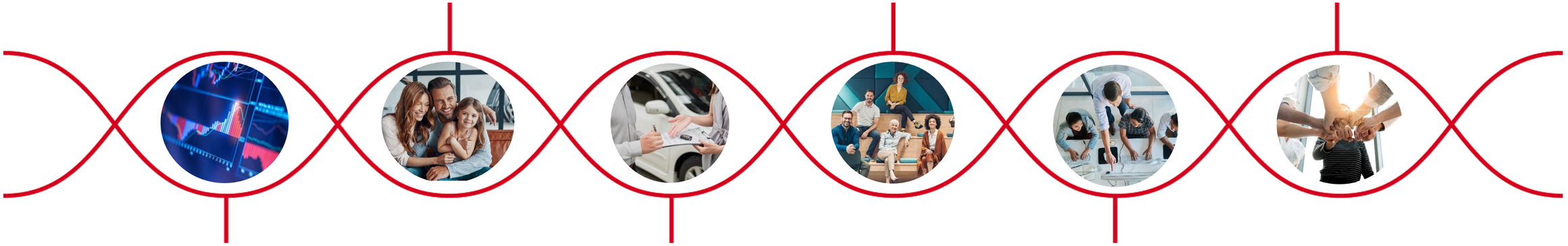
Interamerican integrates human and business traits in a unique way which makes the company stand out in the market

Our Human Traits

People first philosophy
Our people first philosophy is reflected in our mission, dedication to customers, workplace and commitment to society

Phygital distribution model
Leadership positions in insurance advisors through tied agency and in digital through Anytime

Extensive collaborations
We have a collaborative approach to growth through business partnerships and services networks



Financial strength
Our financial strength is reflected in our responsible investment approach, high solvency and good financial performance

Solutions beyond insurance
Our unique services infrastructure allows us to offer value propositions that go far beyond insurance to meet customer needs

Innovation leadership
We have a decades long track record in innovation, leveraging digital and new technologies and better ways of doing things

Our Business Traits

Our financial strength and excellent reputation



Interamerican is a part of the Achmea Group

- Since 2001, Interamerican belongs to the Achmea Group of companies
- Achmea is one of the 25 largest cooperative insurance groups worldwide with more than 210 years of history
- Achmea has a leading position in the Netherlands and it is active in 8 other countries
- The Group's head office is located in Zeist, Utrecht, the Netherlands

€27.5bn
Gross Written Premiums

€938m
Operational Result

193%
Solvency Ratio

10m
Customers across all markets

1st
In the Netherlands in Non-Life and in Health

A+
Fitch Ratings (Insurer Financial Strength)

Data 2025

Achmea reports premium 4.6 times higher than the total premium in the Greek Insurance Market



Interamerican is financially robust

Interamerican is perceived by the public as one of the top 3 financially strongest insurance companies.

- Fully aligned with Solvency II Directive
- Sound and robust balance sheet
- Diversified and sophisticated asset allocation

€785.6m
Investment Portfolio

€35.9m
Profit Before Tax

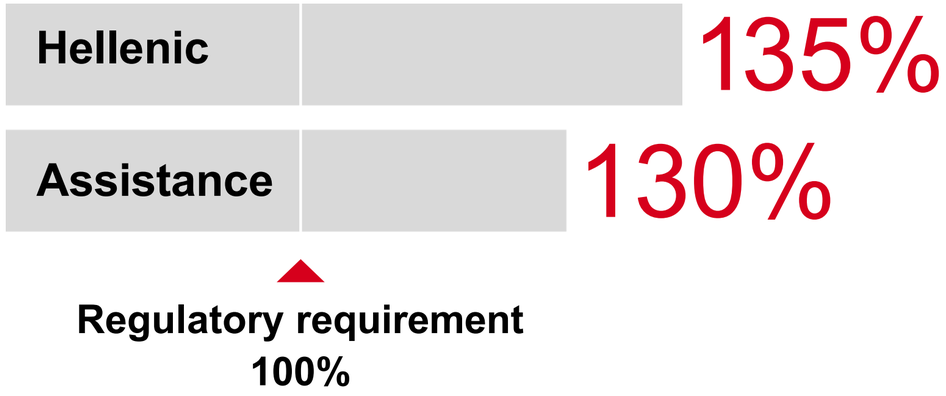
93.3%
of investments in Fixed Income assets

63.1%
of Fixed Income in A, AA & AAA rated counterparties

15.0%
Return on Equity

8.8%
5yr Gross Written Premium CAGR

Interamerican Solvency Ratios



Data 2025

Interamerican management team Executive Committee

Our management team combines both local and international business experience



Yiannis Kantoros
CEO Interamerican Group



Panos Kouvalis
COO Interamerican Group



Marinus Johannes Scholten
CFO Interamerican Group



Linda Nieuwenhuizen
CCO Interamerican Group



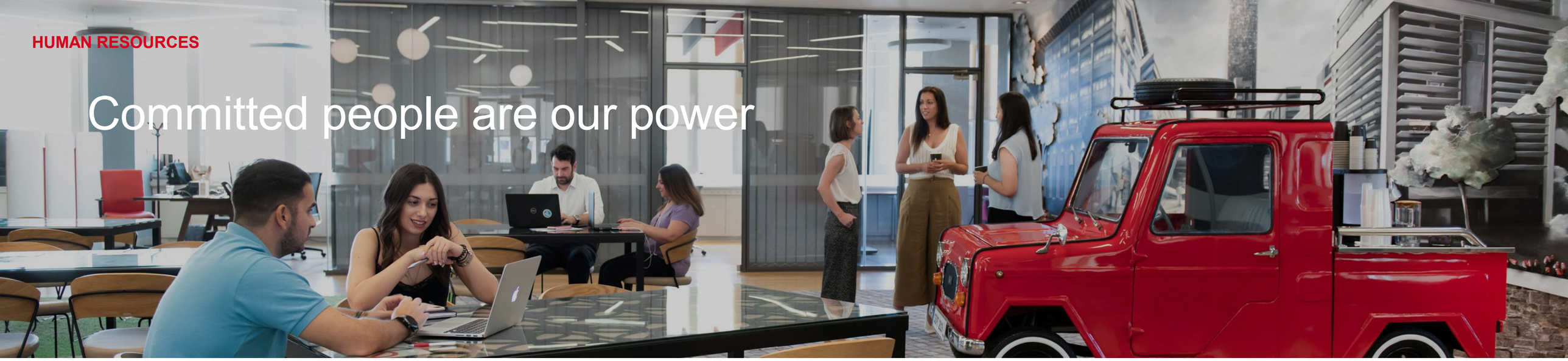
George Veliotes
Life & Health General Manager, Interamerican Group



Andreas Fiamegos
Head of Legal Dpt Interamerican Group



Drossia Kardasi
Head of HR Interamerican Group



Committed people are our power

- Interamerican employs 1,449 people the majority of which is highly skilled
- We have a broad range of occupations (insurance staff, medical staff, technical staff etc)
- We employ many people in jobs of the future (data analytics, ux design etc)
- We are an equal opportunity employer
- 39% of our employees are in services positions

69%
Workforce with degree or post-secondary qualifications

32%
Workforce under 40 years old

16%
Workforce with Masters or Ph.D.

50%
Females in Managerial positions

7.5
Employee Engagement index

19
Employee NPS

Data 2025

Creating value for our customers





INTERAMERICAN

Our mission...
is our source of inspiration

For more than 57 years, Interamerican has led the market, pioneering the way forward in the insurance industry. We have helped countless individuals, families, small businesses and large corporations manage risks and bounce back from adverse events.

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

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



Ways we help people live well and protect their assets

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



Our value propositions map

Individuals and families

Health Services

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

Life & Savings

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

Mobility Services

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

General Insurance

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



Our value propositions map

Businesses & organizations

Insuring employees

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

Business & Property

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

Vehicle & Cargo

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

Financial Risks

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

Liability Insurance

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

Industry Solutions

- Tourism Sector
- Renewable Energy Sector



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

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





Ensuring health and wellbeing through our own infrastructure and the networks we've created

We can provide health services across Greece and around the world

Our Health Services System

Our Own Health Infrastructure

- Health hotline "1010"
- 3 Medifirst health care centers
- 7 Medical helicopters & airplanes
- Athinaiki General Clinic
- 17 Ambulance fleet
- MediON App

Collaborating Health Networks

- 1,248 physicians
- 560 surgeons
- 272 diagnostic centers
- 36 private hospitals
- All public hospitals
- Global assistance in 165 countries
- Global Best Doctors network

Extended Services

Provided through selected partners

- Prevention and well being
- Nutrition services
- Fitness services

Interamerican is always standing by

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





Helping people stay mobile through our own infrastructure and the networks we've created

We can provide mobility services across Greece and around the world

Our Mobility Services System

Our Own Mobility Infrastructure

- Road Assistance Line "1158"
- 246 Road Assistance vehicles
- 111 Road Assistance service points
- Car Point repair center
- 18 Car Point franchises
- DriveON app

Collaborating Mobility Networks

- 65 road assistance partners
- 131 Collaborating auto repair shops
- 611 car glass repair points

Extended Services

Provided through selected partners

- Mechanical Service
- Parking
- Used cars sales
- Mobility discounts

Making it easy for customers to learn, get advice and find the right solutions



Interamerican has the most advanced multi-distribution system in the Greek market

For people who simply want to research a little & learn

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

For those who prefer to seek professional advice & guidance

868 **Exclusive agents**
who specialize
in Interamerican products

913 **Brokerage network**
covering all areas
of Greece

68 **Expert staff**
in group insurance, corporate
risks and specialized solutions

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

1 **anytime.gr**
our unique online digital platform
for direct insurance transactions

3 **Aggregators**
who sell our product online
(Insurance Market, Cosmote, Pricefox)

5 **Big brand partnerships**
(Attica Bank, Kotsovolos, Public,
Attiki Odos, Sfakianakis)

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

- We pay out more than €22 million in claims each month
- We provide more than 96,000 health and mobility services through our own infrastructures each month

Claims paid in 2025

€272m
Total claims paid

€151m
Life & Health Claims paid

€121m
P&C insurance claims paid

Services provided in 2025 through our infrastructure

38.5k
Health Assistance cases

455k
Medical visits, tests & hospital services

668.9k
Motor Assistance requests and repairs

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

Over the past five years, we have paid more than €82 million in claims related to natural catastrophes across approximately 6,000 cases. Indicatively…

- Storms “Daniel” and “Elias” in Thessaly and Central Greece, 2023
- Storm “Bora” in Northern Greece and the Aegean islands, 2024
- Storm “Byron” in Attica, Thessaly and the Aegean islands, 2025
- Storm “Adel” in Western Greece, Macedonia and Thessaly, 2025
- Wildfires in Northern and Eastern Attica, 2024 and 2025



Daniel Storm: On the front line from the very first moment

73 m	Claims paid
2,413	Claims for compensation
1,500	Roadside assistance cases
72	Individuals received medical services first aid and patient transfers

Provided humanitarian support in cooperation with:

Humanity Greece & Hellenic Rescue Team





Our customers, and intermediaries show faith in us and are our best ambassadors

- Interamerican’s customer NPS score is more than double the Global average score of 32*
- Our Tied Agents and Brokers satisfaction scores are higher than the U.S. average of 7.5**

70	Overall Customer NPS
7.9/10	Tied Agency Satisfaction Score
8.3/10	Brokers Satisfaction Score

Data 2025

* Survey Monkey research of 150,000 organizations globally
** J.D. Power U.S. 2021 Independent Agent Satisfaction Study

How we are leading the way forward



Interamerican had ecosystems even before the term was used

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



Living up to a legacy of innovation

Health

1991
1st **Medical Assistance** service with own means

1998
1st insurer with **own Private Clinic**

1998
Medisystem: 1st private managed care system

2002
Medifirst: 1st 24/7 primary care group practice

2018
Bewell: 1st health insurance program with customized cover

2020
MediON: 1st symptom checker app using AI

2023
Telemedicine: 1st service integrated with Medifirst Doctors

Mobility

1992
1st **Road Assistance** provider with own means

2006
Anytime: 1st direct insurance

2012
Car Point: 1st integrated car claims and repairs unit

2016
Buy the mile: 1st motor insurance to use telematics

2020
DriveON: 1st road assistance mobile app

2020
Smart Drive: 1st motor insurance monitoring driver behavior

2022
Green Short Drive: 1st car insurance to offset CO_2 emissions

2024
Anytime App: mobile app with integrated services

P&C

2008
1st **insurance for renewable energy investments**

2009
1st **Environmental pollution Insurance** program

2016
1st **Crop Insurance and agricultural risks** program

2017
1st **Off-the-shelf insurance** pack in retail outlets

2017
1st **Surety Bonds** to be issued

Life & Savings

1969
1st **astronaut** life insurance policy issued

1989
Intertrust: 1st private mutual funds manager

2009
Capital: 1st multi manager unit linked investments

2010
1st **Occupational Pension Fund** for employees



Leveraging technology and exploring new ideas

Embracing data and analytics

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

Optimizing our customer's experience

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

Enabling intermediary and partner networks

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

Creating an Interamerican Innovation Hub

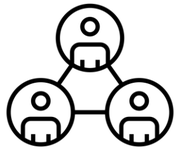
- We promote Interamerican's innovative character
- We network with key innovation ecosystem stakeholders
- We organize and participate in Meetups for talent acquisition
- We collect, evaluate and adopt Innovative digital solutions

Transforming the way people and companies work

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

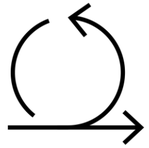
- We have created a truly customer focused organization adopting new ways of working to future proof the business and make working a great experience
- McKinsey uses our transformation as a case study

Organizational chart



From a seven level hierarchy to a three level flatter organization

Work practices



From a bureaucracy to agile and lean work methods

Business focus



From a product focus to customer focus

Employment practices



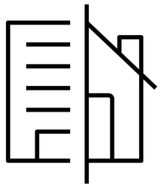
From disparities to equity and inclusion

Work environment



From traditional work environment to team based and motivating surroundings

Work options



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

Working to build a more sustainable world

Our ESG ambitions:

- Environment: Become a climate-neutral company by 2030.
- Social: Deliver tangible social impact annually through active engagement with local communities by 2030.
- Governance: Achieve zero behavioral deviations by adhering to the highest governance standards.



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



Thank you