

ETHNIKI: Your Best Choice

- **Pioneer & Market Leader** - During its 120 years of operation, ETHNIKI has been pioneering the industry and the undisputable market leader in both life (23% market share approximately) and non-life (12% market share approximately).
- **Wide Range of Products** - Integrated insurance solutions to meet the more complex needs and expectations of today's market demand.
- **Excellent Reputation** - Long-standing know-how, personnel expertise, prompt and customized service, reliability and quality of products and security provided to its clients.
- **Personal Service** - The largest sales network in Greece secures personal contact with the client and prompt support with the most appropriate solution.
- **Best and Largest PPO (Preferred Providers Organisations) Network** - Call center with access to the most extended network of high quality and well known diagnostic centers, doctors and hospitals, spread all over the country, including most of the largest private hospitals:
 - Direct payment of covered expenses
 - No deductibles
 - Simplified procedures
 - High quality of medical services
 - Over 50% discount on provider's rates
- **Commitment** - Wide-spread network with 13 administrative branch offices on all regions, 170 sales offices, 1,500 brokers and almost 2,400 tied agents.
- **Long Term Renewal Guarantee** - Easy renewals due to combination of agreed prices with the PPO's, excellent services and experience of Ethniki, lead to long lasting cooperation with ETHNIKI's corporate clients.

ETHNIKI: Facts & Figures

- | | |
|---------------------------------------|-------|
| • IGP Network Partner since: | 1968 |
| • IGP's Share of the Group Portfolio: | 11% |
| • Group EB Market Share: | 20% |
| • Group EB Ranking: | No. 1 |
| • Overall Ranking: | No. 1 |
| • Solvency Ratio (12/31/2016): | 169% |

Awards & Recognitions

- Hellenic Responsible Business Awards:
 - 2018 - Bronze award for society
 - 2016 - Bronze award for sports and culture
- Sales Excellence Awards 2016:
 - Silver award for education
 - Silver award for innovation



More Information

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Claims Processing & Claims Timeliness

| | |
|------------------------------------------------------------------|---------------|
| Measurement of claims payment processing & timeliness | ✓ |
| Measurement of claims payment processing & timeliness per client | ✓ |
| Frequency of measurement reports | Semi-annually |
| Claims payment commitment | |
| - Death: 95% within 10 working days | ✓ |
| - Disability: 95% within 21 working days | ✓ |
| - Medical: 95% within 21 working days | ✓ |

Claims Processing Accuracy

| | |
|---------------------------------------------------|---------------|
| Measurement of claims payment accuracy | ✓ |
| Measurement of claims payment accuracy per client | ✓ |
| Frequency of measurement reports | Semi-annually |
| Accuracy commitment: 98% of claims | ✓ |

Account Servicing: Responding to Inquiries

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|------------------------------------------------------|----|
| Measurement of responsiveness to telephone inquiries | ✓ |
| Measurement of responsiveness to written inquiries | ✓ |
| Measurement of responsiveness per client | ✓* |
| Inquiry commitment: | |
| - 95% within 1 working day for telephone inquiries | ✓ |
| - 95% within 5 working days for written inquiries | ✓ |

Premium Statements

| | |
|--------------------------------------------------------------------|---------------|
| Measurement of timeliness of premium statements (bills) | ✓ |
| Measurement of timeliness of premium statements (bills) per client | ✓ |
| Frequency of measurement reports | Semi-annually |
| Premium statement commitment: 95% within 20 working days | ✓ |

Policy Issuance per Individual

| | |
|---------------------------------------------------------|---------------|
| Measurement of timeliness of policy issuance | ✓ |
| Measurement of timeliness of policy issuance per client | ✓ |
| Frequency of measurement reports | Semi-annually |
| Policy issuance commitment: 95% within 10 working days | ✓ |

Helplines and IT Capabilities

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|----------------------------|-----|
| Helpline availability 24/7 | ✓** |
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* upon specific client request and/or payment of additional fee.

** Only for PPOs





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