



INTERAMERICAN

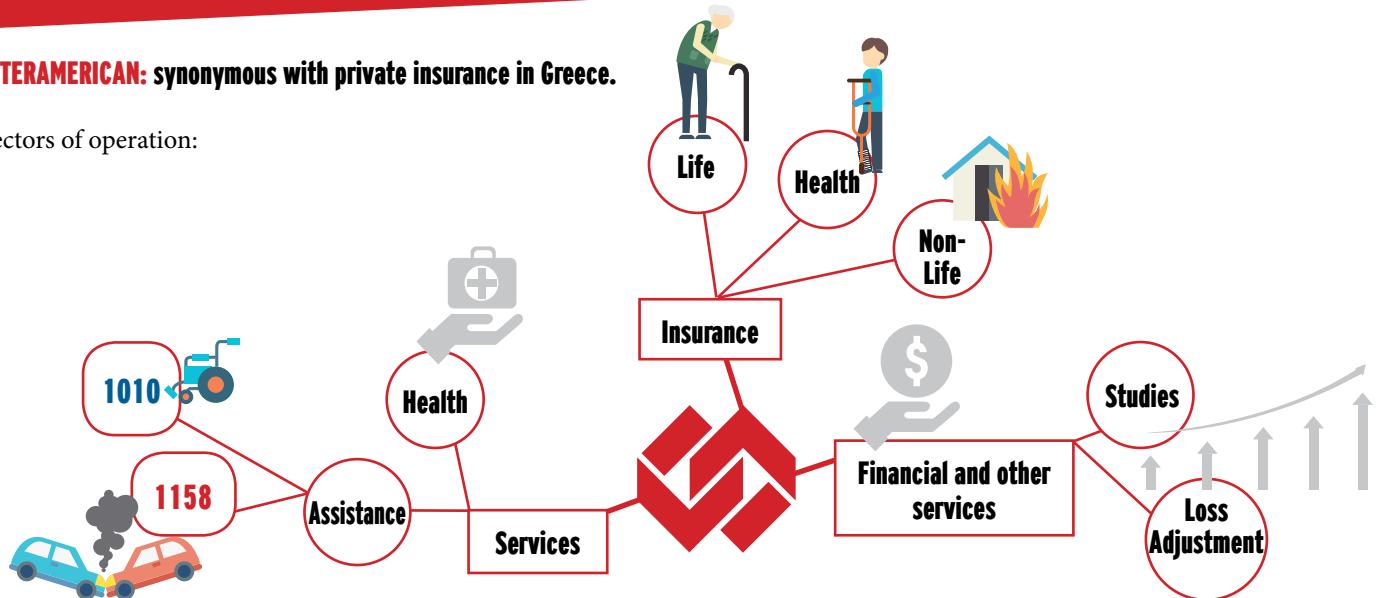
Corporate Responsibility in brief

WHO WE ARE

INTERAMERICAN at a glance

INTERAMERICAN: synonymous with private insurance in Greece.

Sectors of operation:



What makes INTERAMERICAN stand out in the Insurance Market

- A modern, multi-channel, distribution model



- Comprehensive, self owned infrastructures in the sectors of Health and Medical Assistance (ATHINAIKI MEDICLINIC and MEDIFIRST Polyclinic), Assistance ("CarPoint" – a model unit providing payment of claims and car repairs, roadside assistance vehicles, ambulances, etc.)
- People with a high level of expertise
- An extensive range of products and services designed to respond to the multifaceted, contemporary needs of its clients.

Vision

INTERAMERICAN aims to become the top "Digital Insurer" in the Greek insurance market by 2020.

Mission

The Company mission is to create and offer significant value: to its CLIENTS, its PEOPLE and INSURANCE AGENTS, its SHAREHOLDERS, and to SOCIETY at large.

Corporate Values

Value Orientation, Returns through Human Resources, Focus on Cooperation, Transparency, Trust and Fairness, Team Work, and Professionalism.

Social Responsibility

INTERAMERICAN is committed to its sustainable development on the basis of solvency and reliability, modern operation, and the constant creation of value for its clients, its employees, its shareholders, society at large and the natural environment.

Participation in Worldwide Initiatives and Sustainable Development Networks

In 2014 and 2015, INTERAMERICAN participated in the following worldwide initiatives and Sustainable Development networks:

- Sendai framework on Disaster Risk Reduction



UN World Conference on
Disaster Risk Reduction
2015 Sendai Japan



PARIS2015
UN CLIMATE CHANGE CONFERENCE
COP21·CMP11

- 21st UN Conference: COP21



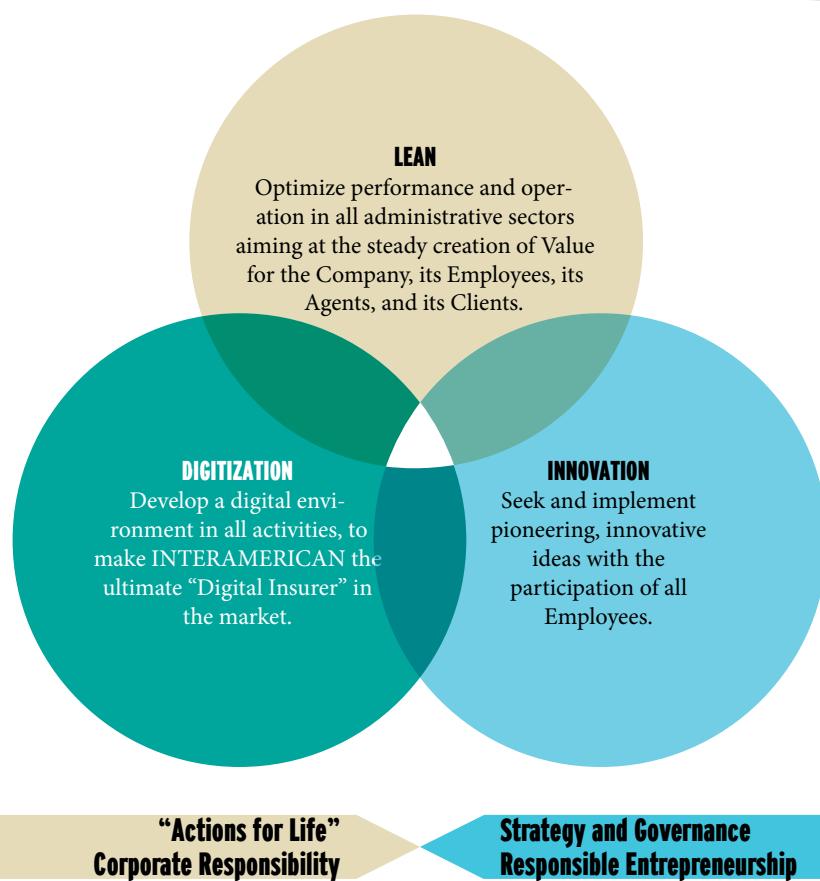
GLOBAL INVESTOR STATEMENT ON CLIMATE CHANGE

This statement is signed by 409 investors representing more than US \$24 trillion in assets.

Strategic Orientation and Corporate Responsibility

INTERAMERICAN is acting proactively in order to maintain the necessary calm and cohesion the rapid transition to a new radically different era requires. The pillars of digital operation

and insurance and the “Lean” methodology act as springboards for this change. With “Lean” in particular, the aim is to maximize the value of the “client - employee - financial health” triangle.



RESPONSIBILITY

Corporate Responsibility in INTERAMERICAN

Our path to Sustainable Development

Our path to Sustainable Development
 The aim of the Company is to consistently contribute to the country's sustainable development, to the wellbeing of society as a whole, and to the creation of added value for all its stakeholders. To achieve this goal, INTERAMERICAN approaches **Corporate Social Responsibility** in a strategic manner. INTERAMERICAN has identified five main axes/sectors of corporate responsibility on the basis of which it develops its strategy and its annual action plan.

Through the activities of the Company, added value is brought to all INTERAMERICAN stakeholders, since it is where business value meets social value that **Added Value** is created.



In order to effectively manage responsibility issues, and to monitor the successful implementation of its CSR strategy, INTERAMERICAN established in 2009, and has been operating since, a special CSR Committee, which reports to the Executive Committee and is responsible for the supervision and control of:

- 1 Identifying strategic priorities for the development of CSR practices;
- 2 The coordination of the relevant actions;
- 3 The management of all the Company's corporate responsibility issues in general.

Interaction with Stakeholders

The considerations, expectations and issues that concern stakeholders in relation to INTERAMERICAN are also the concerns of the Company, which, through two-way communication and dialogue, seeks to improve itself in points where it sees that it fails to satisfy them.

Company response

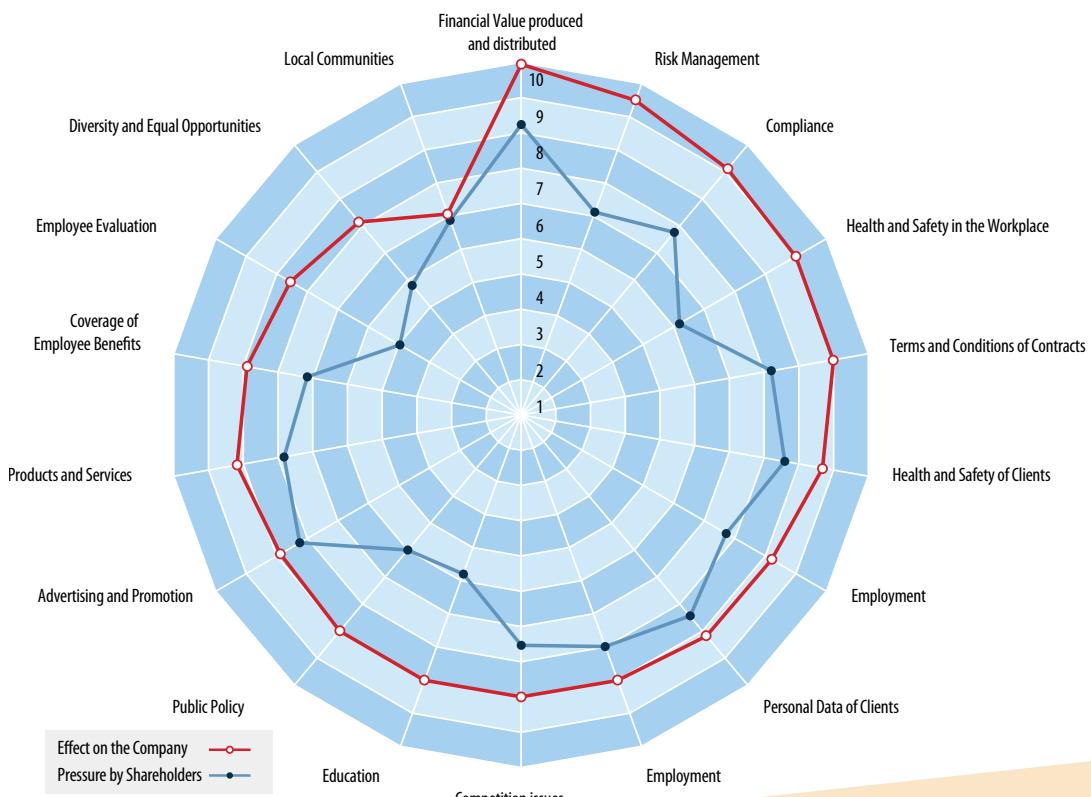
Further information regarding the way the Company responds to various issues concerning stakeholders, and the relevant initiatives it takes is presented in the corresponding chapters of the relevant Corporate Responsibility Report.

Materiality Analysis

INTERAMERICAN has proceeded to assess and prioritize the major issues of concern to the Company itself in conjunction with the major issues related to stakeholders and their needs, as these have been mentioned above in this chapter.

Material issues

- Financial Value produced and distributed
- Risk Management
- Compliance
- Health and Safety in the Workplace
- Terms and Conditions of Contracts
- Health and Safety of Clients
- Products and Services
- Personal Data of Clients
- Employment
- Competition issues
- Education
- Public Policy
- Advertising and Promotion
- Products and Services
- Coverage of Employee Benefits
- Employee Evaluation
- Diversity and Equal Opportunities
- Local Communities



Commitments, CSR Strategy and the Medium-term Action Plan

INTERAMERICAN's strategic CSR plan comprises a set of actions that apply to each of the Company's CSR axes/fields, and which aim to achieve specific medium-term objectives.

CSR target setting

To achieve the Company's medium-term objectives, specific annual targets are set for each CSR axis, and they essentially relate to all of INTERAMERICAN's administrative directorates and departments.

2014-2015 Target achievement

16 Fully implemented **3** Partially implemented

INTERAMERICAN's performance and the actions it has been implementing to meet its long-term objectives are included in the Corporate Social Responsibility Reports it issues, which are based on international standards and initiatives, such as GRI-G4 and the UN Global Compact.

GOVERNANCE

Sound Corporate Governance actions

INTERAMERICAN has put in place policies and procedures to ensure its reliability and strength in all the sectors of its operation. The Management is committed to selecting appropriate Corporate Social Responsibility principles and practices, and thus to safeguarding the interests of stakeholders.

The Solvency II Institutional Framework

Solvency II is the most recent institutional framework to regulate capital adequacy, operation, and supervision requirements for insurance companies operating in the European Union.

Partial Internal Model: INTERAMERICAN a pioneer in Greece

The development of the Internal Model allows the Company to optimize its perception, assessment and management of the risks it assumes operating in Non-life and to set itself apart from the average European –and Greek– insurance company that uses the “Standard Formula”. The use of the Internal Model leads to, among other benefits, better portrayal of the Company’s different risk profiles, increased focus on risk management issues, and what’s more important, optimal management of business decisions, such as pricing and the reinsurance structure.



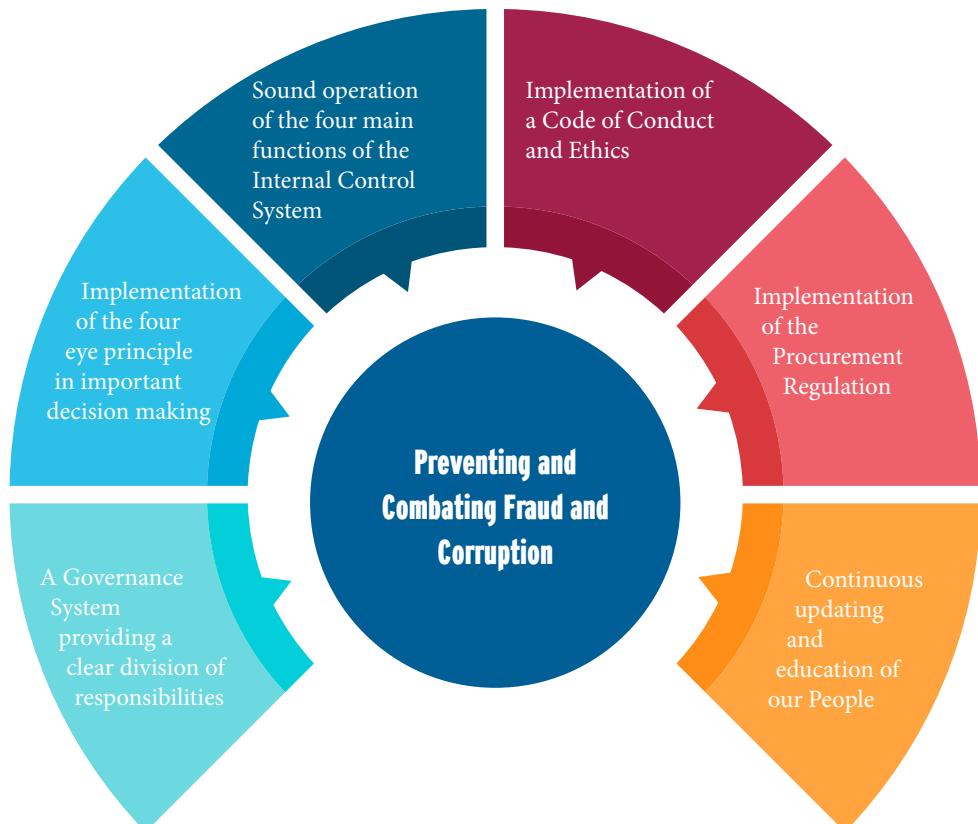
INTERAMERICAN is the first company in the Greek insurance market to have received (in Dec. 2015) the relevant approval by the Bank of Greece, which entered into effect with the promulgation of Law 4364/2016, which integrates Solvency II in the Greek legislation.

Preventing and Combating Fraud and Corruption

Since 2013, INTERAMERICAN has developed and incorporated in its operational planning an integrated Anti-Fraud Policy. Moreover, the Company makes strenuous efforts to combat corruption through the policies and procedures framework it has put in place.

Protection of Personal Data

INTERAMERICAN takes all the necessary steps to prevent instances of theft, loss or leak of the personal data of its clients/insured, employees and suppliers. To this end, it has established and has been implementing an Information Security Management System since 2010.



PRIVATE INSURANCE

Responsible Private Insurance actions

INTERAMERICAN's commercial responsibility is what chiefly characterizes its relationship with its clients and sales people, and it also affects its relationship with the other stakeholder parties in the market (Supervisory Authority, institutional bodies and professional associations, business community). The degree of responsibility INTERAMERICAN displays, as a company that promotes the good of private insurance, is evidenced by the fact that the Company is consistently being recognized as a leading

power among the top companies in the Greek insurance market, enjoying the preference of the insured.

In the rating of companies, based on financial data concerning their operations in 2015, the Company held the second position with a 9,4% market share (all sectors included).

Sector	Position*		Market Share*			
	2013	2014	2015	2013	2014	2015
All Sectors of Operation	2nd	3rd	2nd	9,9%	9,2%	9,1%
Life and Health Insurance	5th	5th	5th	10,6%	8,8%	8,4%
General Insurance	2nd	2nd	2nd	9,4%	9,5%	9,7%
Assistance Services	1st	1st	1st	28,9%	25,9%	25,4%

(*) Insurance Market share information are based on the annual reports of the Hellenic Association of Insurance Companies

Products and Services

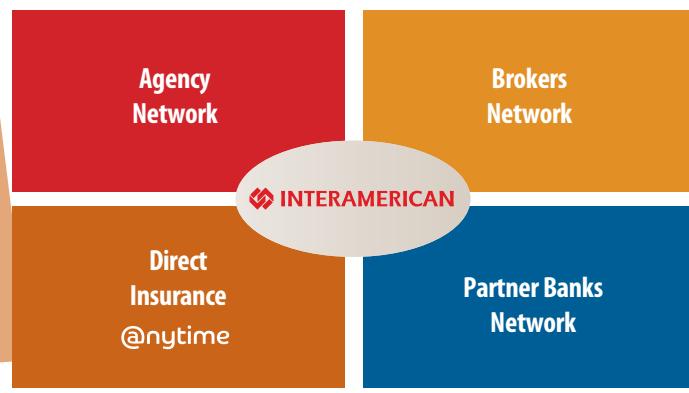
The range of insurance products and services INTERAMERICAN provides are divided into four economic pillars in terms of insurance coverage.

Human Productivity 1	Property 2	Savings 3	Third Party Liability 4		
Economic Pillars	Risks	Solutions provided by the Company			
Human Productivity The individual's capacity to generate income from his personal labour (either as employee or self-employed)	Personal Risks • Premature loss of life • Incapacity for work • Health problems	Life Insurance • Income Insurance • Health Insurance • Assistance Services			
• Home • Leisure Boat	• Motor • Business	• Accidents or breakdown • Flood, fire	• Theft-robbery • Earthquake	• Home Insurance • Motor Insurance • Leisure Boat Insurance • Business Insurance	• Third Party Liability • Legal Protection • Technical Insurance • Roadside Assistance
Savings Desire to secure individual and family prosperity, with Deposits, Bonds, Mutual Funds, Shares, etc.		Economic Risks • Low pensions • Investment risk	• Low interest rates • Inflation and taxes	• Pension Fund • Studies Fund • Savings Programs • Investment Programs	
• Directors and Officers • Professionals/Businesses	• Products • Employer	• Material damage • Physical Injuries	• Economic Loss from Neglect/ Omission	• Hotels Liability • Business Liability • Physicians' Liability • Directors and Officers Insurance	

Insurance Products Distribution Networks

The Networks through which INTERAMERICAN promotes, distributes and supports its insurance products and services fall into two categories:

- ✓ Sales' Intermediaries' Network
 - Agency Sales Network
 - Brokers Network
 - Bancassurance
 - TeamInstigators Network
- ✓ Direct Sales' Network
 - Anytime online
 - Central



PRIVATE INSURANCE

Responsible Private Insurance actions

Innovation and Affordable Insurance Cost

INTERAMERICAN, taking into consideration the tough socio-economic times that have affected all Greeks, responded by offering to the market:

- ✓ better pricing for existing products and services
- ✓ simplification of products and standardisation of procedures
- ✓ products and services in line with affordable costs and the satisfaction of the basic needs of the clients

Improving Pricing Policy – Promoting Low Cost Products and Services

Aiming at achieving the optimal cost-benefit ratio for its clients in all insurance products, the Company managed to check, and in several products, to reduce premiums.

Direct Insurance from Anytime

INTERAMERICAN proposes an integrated online insurance procedure at www.anytimeonline.gr, through Anytime. It is an online motor insurance tool, without intermediaries. The client calculates the premium for the car insurance, and after selecting the policy he buys it using his credit card. The contract is issued electronically at the same moment and is sent to him automatically via email.

Anytime Online is a Preferred Choice

Having put its infrastructure in place since the beginning of 2008, and following two years for market adaptation, in 2015 Anytime reached 273,000 clients, combining:

- ✓ Innovation and speed in insurance procedures, making use of digital technology
- ✓ High level of client service
- ✓ Affordable insurance costs



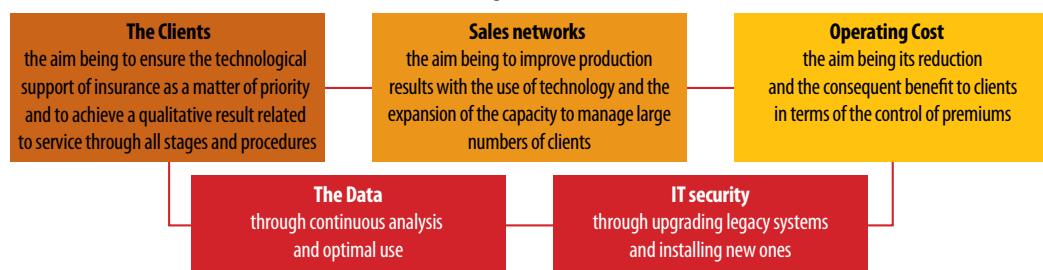
Digital Technology: Systems and Applications

Geared toward innovation, in the past five years, INTERAMERICAN has been transforming itself into a digital insurance organisation at an impressive, rapid pace. The technological mod-

ernisation developed in the Company is steering toward its goal of becoming the ultimate Digital Insurer in the insurance market within the next five years.



Points of reference for Digitisation in INTERAMERICAN



Systems and Applications

“Genius” System

The use of the “Genius” model IT underwriting system, which automates the procedures for risk assessment and policy issuance in Life and Health, is an innovation for the Greek insurance market.

“OnE” System

The Operation of “onE” significantly reduces operating costs and minimises management risks for the Company, and it is open to adjustments that will cover possible future needs of the Company allowing changes to be made within optimal times and cost.

“Bo2” Open Code Software”

INTERAMERICAN has become the only company in Greece and one of the very few in Europe that, without being a software development company, offers the “Bo2” library/framework for IT application as open code software.

“i-Care” System

The new innovative “i-Care” application has been designed and operates in order to manage the payment of claims in the Life and Health insurance branches. It is an application that improves the speed of processing claims.

Managing Relationships with the Clients

Clients are at the heart of INTERAMERICAN’s interest, and this is why the Company implements a special Client Relationship Management system (CRM). CRM is the connecting link ensuring communication between departments, as it allows claims to be classified and “Service Level Agreements”, i.e. the agreed upon response times to incoming claims made by clients, to be monitored. CRM provides a full picture of all INTERAMERICAN clients and thus makes serving them even faster.

INTERAMERICAN communicates daily with a significantly large number of its clients.

During 2014 and 2015, an average of more than 843 clients were served by Client Service, and 845 by Assistance Services daily.

A total of 505,419 clients were served by Client Service, and 327,000 by Assistance Services.

843
by
Client
Service

845
by
Assistance
Services

Responsible Information and Compliance with the Rule of Law and Transparency in Insurance Operations

INTERAMERICAN fully complies with the principles of legality and transparency, as these are laid down in the relevant laws in force and in particular in laws 2496/1997 and 2251/1994. Moreover, the Company implements specific compliance control procedures before launching and advertising new products and services.

In addition to the surveys carried out on an annual basis, in 2014 INTERAMERICAN introduced NPS Tracking, an innovative system that allows constant monitoring and improvement of the services provided and of client service. The service procedures that have come under the new system involve clients of INTERAMERICAN, of Anytime and of Roadside Assistance through Anytime.

Client and Associates Satisfaction Surveys

On a regular basis, INTERAMERICAN carries out client satisfaction surveys to identify their needs, and to assess their level of trust to the Company. The results of the surveys are jointly taken into account in:

- ✓ The design of new insurance products
- ✓ The development of the services provided
- ✓ The optimisation of the management of the Company’s relationship with the Sales Networks and with the insured.

HUMAN RESOURCES

Human Capital welfare actions

The people working for INTERAMERICAN are the source of the Company's competitive edge, as with their training and skills they make up a unique set of workers, able to achieve the business objectives and to realise the vision of the Company.



Recognising the value they generate, INTERAMERICAN is committed to provide its people with valuable work

experience, excellent working conditions and additional social benefits, such as free health care and insurance for

themselves and their families. In order to honour its commitments to its people, INTERAMERICAN develops actions

along the six following axes.

Attracting and Selecting Staff

Equal opportunities

The Company seeks to have a balanced gender distribution in terms of jobs, and to avoid pay discrimination. Job performance is the principle criterion for the remuneration of the staff. INTERAMERICAN offers equal pay for the same jobs, irrespective of an employee's gender.

Employment Opportunities in INTERAMERICAN

INTERAMERICAN has been working together with Greek universities, Greek and foreign colleges, Higher Technological Educational Institutes (ATEI) and Vocational Training Institutes (IEK), providing students with the opportunity of, in the most part paid, internship in the Company. In 2015, 11 interns successfully worked in the Company.

"Digital Training Program"

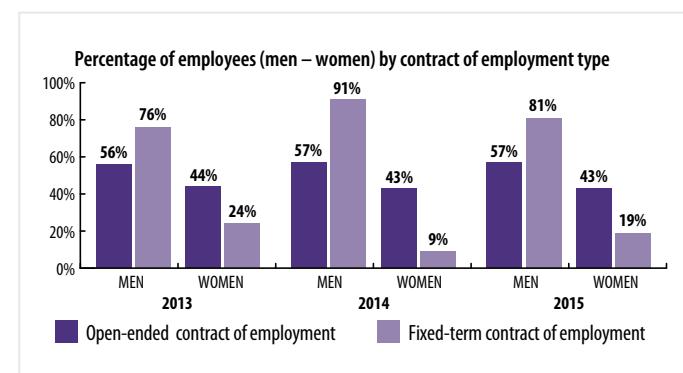
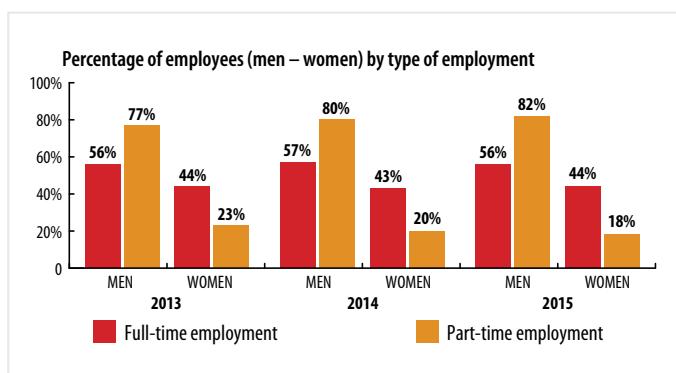
The innovation of the "Digital Training Program" is that it offers to trainees the opportunity to work in three different departments in the first two years after their recruitment (eight months in each). The change of jobs and work spaces helps them acquire a comprehensive idea on issues related to company organisation and to witness different practices (work, insurance, etc.)

Labour relations

The Company takes care to create a work environment which is based on merit with respect for all employees. To this end, a Code of Conduct and Ethics is being implemented and its contents are fully in line with the principles governing the corresponding Code of ACHMEA.

Collective Agreements – Unions

All Company employees (100%) are parties to Collective Labour Agreements (CLAs). In the Company, operates the Union of INTERAMERICAN Employees (Σ.ΥΙ.ΙΝ), which in 2015 numbered 726 members, i.e 83% of people employed in its insurance activities.



Performance Evaluation

At INTERAMERICAN an integrated Performance Management System connected to the Company's vision and strategic objectives has been developed and is being implemented. Dialogue lies at the core of the Performance Management System, which aims at a fair and objective assessment of each employee's contribution, and respectively at his reward based on the same criteria. In 2015, 695 employees (355 men and 340 women), which corresponds to the 95% of all employees (732* employees) required based on the provided for assessment conditions, took part in and completed the assessment.

Recognition and Reward

For the recognition and reward of the work done by the employees, INTERAMERICAN has a reward policy. According to the reward policy, 10% of their nominal salary. The Company contribution, which amounts to 4.25% of each beneficiary's nominal salary, is paid for employees who have been with the company for 12 months.

Professional Insurance Fund (T.E.A.)

The INTERAMERICAN Professional Insurance Fund was founded in 2010 and is one of 9 similar optional insurance Professional Funds (there are 4 more, compulsory insurance Funds) and numbers 1,183 members, with the reserves for the one-off pension payments reaching 13.1 million euro in the end of 2015. Following an application, full-time employees on an open-ended contract can join the INTERAMERICAN Professional Insurance Fund, paying personal contributions at a rate of 1% to

10% of their nominal salary. The Company contribution, which amounts to 4.25% of each beneficiary's nominal salary, is paid for employees who have been with the company for 12 months.

Internal Communication

To implement a structured plan of actions empowering internal communication in the Organisation, the position of Internal Communication Consultant has been created. Moreover, a team of employees, the so-called "Network of Internal Communication Coordinators", has been set up to play a supportive role. Additionally, a Human Resources Opinion Poll is carried out on an annual basis to offer employees the opportunity to express their opinion on issues affecting their job satisfaction in INTERAMERICAN, and, indirectly at the same time, affecting the Organisation's results in terms of production.

Employee percentages	2014	2015
Participation	84%	89%
Satisfaction	81%	90%
Commitment	87%	90%

"Team Barometer" Surveys

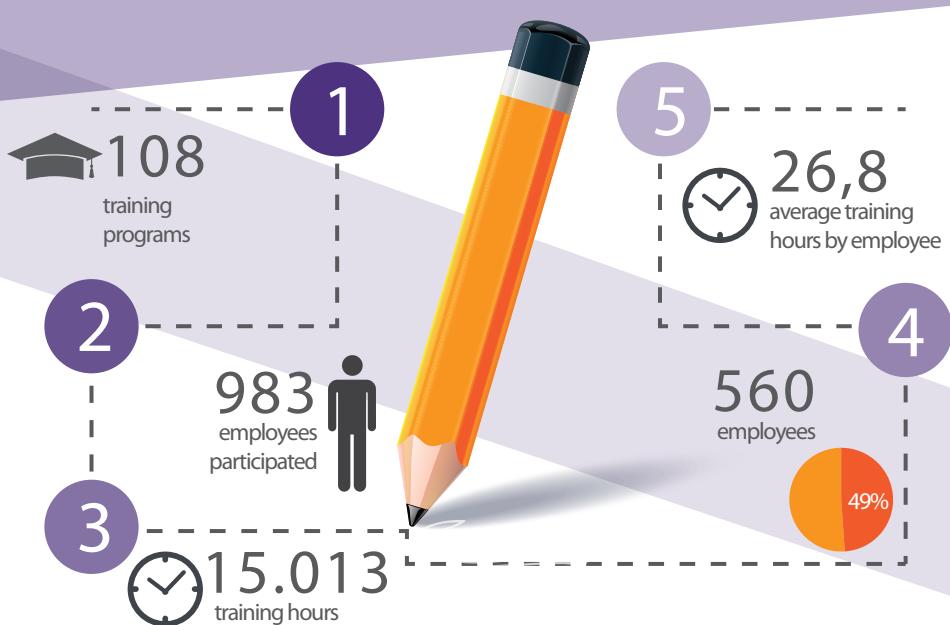
One of the main pillars of the "Lean" methodology is to highlight the views and the value of employees. Within the framework of "Lean" and for the purpose of the development of employees and by extension of the Company, the "Team Barometer", one of the main tools of "Lean", is used.

Training and Development

Providing training opportunities to employees is of particular importance to INTERAMERICAN, both for its own business success and for the personal and career development of its employees.

In 2015, in the Company:

- ✓ 108 training modules were implemented with the participation of 983 employees
- ✓ training reached a total of 15,013 hours
- ✓ 560 employees, i.e. 49% of staff, participated in the training programs
- ✓ the average training hours was 26.8 hours by trainee, and 13.2 hours (15,013:1,133) by employee out of the total of Human Resources.



SOCIETY

Social Value Creation actions

In addition to the value that arises from its insurance activities, INTERAMERICAN creates and returns value to stakeholders implementing consistently and without interruption since 2004 "Life Actions", a multidimensional corporate responsibility programme.

Structure and Responsibility Practices

The main thematic axes along which "Life Actions" unfolds are five:



The three-pronged approach to "Life Actions" Resources



The hands-on social contribution initiatives INTERAMERICAN takes are manifested through:

- ✓ educational – information – interactive events (seminars, lectures, campaigns, publicity, printed and digital communication)
- ✓ provision services and useful items to cover needs
- ✓ financial assistance through sponsoring and donations
- ✓ moral support and backing to social groups and agencies

CSR Expenses Policy and Social Benefit

It has been the standard practice of INTERAMERICAN in terms of the management of CSR finances to limit the relevant Communication and Publicity expenses, so that available resources can be channelled to Practices that truly benefit society at large. In

2014 and 2015, Communication and Publicity expenses amounted to only 4.8% of resources earmarked for CRS actions and for the support of sustainable development organisations.

Distribution of Expenses per CSR Thematic Actions Axis (€)

	2012	2013	2014	2015	% (2015)
Care for Health	48.790	31.235	31.415	21.706	8,5%
Addressing Risks	41.107	40.584	28.751	24.110	9,5%
Assistance to Vulnerable Social Groups	93.987	108.978	101.247	93.346	36,6%
Supporting Culture and Education	55.845	51.766	47.492	68.001	26,7%
Protecting the Environment	12.786	8.888	8.444	2.589	1%
Other Sponsorship and Donations	56.500	80.795	57.645	45.043	17,7%
Total	309.015	322.246	274.994	254.796	100%

Volunteering in INTERAMERICAN

For INTERAMERICAN, volunteerism is the corner stone that supports the development of corporate culture. In 2010, the Company created the “Volunteers for Life” team and it has been supporting it since.

The “Volunteers for Life” Organisation

From the Organisational point of view, the “Volunteers for Life” scheme is marked by the systematic way it mobilises its members to participate in CSR initiatives. Registered volunteers are divided into smaller teams according to their personal preferences. On the theme level, the teams are determined on the basis of the five axes of the “Life Actions” plan, and each volunteer can be part of one or more teams. As a moral incentive, INTERAMERICAN has established exemplary volunteer contribution awards for employees and associates (Sales Desks, in the person of the Coordinator). The individuals and teams to be rewarded are selected by the CSR Committee.

In the end of 2015, the Company boasted 390 “Volunteers for Life”, taking into consideration members removed on the basis of the institutional framework (Article 10 of the “Volunteers for Life” Code of Principles).

Taking Advantage of the Company’s Infrastructures and Insurance

INTERAMERICAN supports the work of social actors – Non Governmental Organisations providing services and insurance coverage free of charge. To this end the following are used:

- ✓ the vehicle fleets and the specialised Staff of Assistance, both Roadside and Direct Medical Assistance respectively in actions related to Addressing Risks and to Health Care.
- ✓ the self-owned premises for primary

Healthcare services of ATHINAIKI MEDICLINIC and of MEDIFIRST Polyclinic

- ✓ the specialised nursing and medical staff of the infrastructures – the Company’s Health Network
- ✓ the Directorates/ departments issuing insurance policies to provide coverage for vehicles, events, travel, property and various risks, which the Company donates to the supported agencies.

Estimated Value of Assistance Services

2014-2015

€ 30.000

Taking Advantage of Direct Medical Assistance in CSR

Assistance Services	2011	2012	2013	2014	2015
Covering events with ambulances	31	28	17	8	12
Work hours to support events	145	140	80	48	78
Sending ambulances to un-insured persons	59	56	76	34	26
Medical advice to un-insured persons	211	308	187	156	164

ENVIRONMENT

Environmental Protection actions

INTERAMERICAN is strengthening its creative focus on the principles of Sustainable Development. The Company, recognising the increasingly developing role of technology in everyday life and the positive effect of its use on the environment, has moved to implement a plan for its technological modernisation aiming at providing digital services to its clients and associates. Aiming to transition to the digital age of the “Digital Insurer”, the Company has adopted:

- ✓ Modern project management techniques
- ✓ Advanced development standards
- ✓ Simplification of procedures and products

INTERAMERICAN has developed unique “e-services” for its clients and associates, which clearly set it apart from competition and have a positive effect on its environmental impact.

Environmental Performance

INTERAMERICAN, as an insurance organisation providing services, falls within the sector of activities that do not have a sig-

nificant effect on the environment. Nevertheless, the Company, assuming its responsibility, has been implementing a consistent process of recording, monitoring and trying to improve its environmental footprint.

Energy Management

INTERAMERICAN, committed to the most efficient use of natural resources, is taking the following actions in all its buildings to reduce its carbon footprint:

- ✓ programmes to constantly control consumption
- ✓ programmes to minimise lighting in areas of secondary importance (storerooms, parking lots, and other such areas)
- ✓ thorough checks of electromechanical installations to ensure their optimal performance
- ✓ meticulous maintenance for burners and selection of optimal settings

Waste Management

INTERAMERICAN, due to the nature of its activity, is using in its premises consumables all of which are recyclable.

Waste Management (kg)	2014	2015
Paper Consumption	9.050	7.649
Paper recycling	-	10.815
Percentage of paper recycled*	-	141%
Recycling electrical and electronic equipment	20	325
Recycling photocopier toners	697	790
Recycling batteries	68	129

(*) The percentage of Paper recycling (141%) (>100%) in 2015 is due to the volumes generated by clearing up Company archives.

Green Supplies

INTERAMERICAN during the process of selecting and evaluating its suppliers, in addition to economic and technical factors, is also using to the extent possible green supplier selection criteria. On the part of suppliers, these involve:

- ✓ The presence of a certified Environmental Management System (ISO 14001 or EMAS)
- ✓ The implementation of an environmental policy
- ✓ Compliance with environmental laws
- ✓ Initiatives and commitments related to the protection of the environment.

Responsible Investment Policy

INTERAMERICAN fully applies the instructions and procedures ACHMEA, the mother company, has identified, which are in concert with the three sustainability pillars (Environment – Society – Management) with regard to the management of investment portfolios.

You can find more information on the ACHMEA Group policy regarding sustainable investments at:

<https://www.achmea.nl/en/sustainability/responsible-investment/Paginas/default.aspx>.

Green Entrepreneurship

Environmental Risk Assessment

Given its expert know-how on environmental insurance, within the INTERAMERICAN structure operates a statutory Environmental Insurance unit, which offers insurance services in accordance with the high standards regarding procedures set by the Royal Institution of Chartered Surveyors.

Within the framework of environmental liability insurance, the Company has been implementing a process for the assessment and valuation of the environmental risk it assumes.

GLOBAL INITIATIVES

Participation in Organisations and Initiatives

Participation in Organisations and Initiatives

Aiming at the constant enhancement of its corporate responsibility, INTERAMERICAN actively participates in the most important international and national organisations and initiatives for sustainable development; through them it strengthens dialogue with all stakeholders and commits itself as a member of recognised Greek and international institutional bodies, demonstrating at the same time the work it does for the benefit of society at large. The Company participates in the following organisations and initiatives for sustainable development and supports them:

- ✓ UN Global Compact;
- ✓ 2014/2015 Global Investor Statement on Climate Change;
- ✓ Sustainable Greece 2020 Initiatives;
- ✓ The Corporate Social Responsibility Hellas Network;
- ✓ The European Enterprise 2020 Manifesto;
- ✓ European Road Safety Charter;
- ✓ Junior Achievement Greece (Σ.Ε.Ν./JA Greece).

United Nations Environment Programme Finance Initiative - UNEP FI

Within the framework of UNEP FI, INTERAMERICAN is the only insurance company in the Greek market which, on its own initiative, has been participating since 2012 already as a founding member in Principles for Sustainable Insurance – P.S.I., the most important global commitment on the part of insurance organisations for sustainable development.

2014/2015 Global Investor Statement on Climate Change

It is an initiative taken by 404 members of the global investment

community, who represent than \$24 trillion in assets. INTERAMERICAN has signed the Statement as an institutional investor in 2014. The purpose of the Statement is to contribute to a shift to a new global economy free of air pollution residues by investing financial resources in environmentally friendly technologies (www.iigcc.org/publications/publication/2014-global-investorstatement-on-climate-change).

The European “Enterprise 2020” Manifesto

It is a dynamic initiative taken by CSR Europe and its 40 National Partner Organisations. INTERAMERICAN signed it in 2015 as a member of the Corporate Social Responsibility Hellas Network. The initiative focuses on developing and promoting Corporate Social Responsibility strategies and policies to pave the path for “the future Europe needs”. On that theme, the Company takes active part in the “European Pact for Youth”, which is a partnership between national CSR Networks and the European Commission aiming to create 100,000 jobs, apprenticeships and internships (www.csreurope.org/enterprise-2020-manifesto).

European Road Safety Charter

The European Road Safety Charter, which INTERAMERICAN joined in 2009, is a European civil society platform with a membership of over 2,300 companies, associations, research institutes and public entities. Members are committed to carrying out specific actions and to sharing best practices in order to contribute to the reduction of road accident victims and to resolving daily road safety problems (www.erscharter.eu).



2014-2015 Distinctions and Awards

In 2014 and 2015, INTERAMERICAN was awarded several prizes and distinctions for its business performance and activities, as well as for its Corporate Responsibility in the following instances:

2014 and 2015 "Famous Brands"

The most famous insurance brand in Greece, according to the annual "Famous Brands, brands with a golden reputation" opinion poll (a "first" eight out of nine times since 2005).

2014 and 2015 "World Finance Global Insurance Awards"

INTERAMERICAN received the best General Insurance company in Greece award.

2015 "Hellenic Management Association (EEDE) - Excellence"

"Recognized for Excellence - 4 Stars" award by EFQM (the European Foundation for Quality Management) for the operation of the Company's Shared Services Centre, within the framework of the annual awards for the recognition and certification of Business Excellence organised by the Hellenic Management Association (EEDE)

2014 and 2015 "Business IT Excellence (BITE) Awards"

First prize in 2014 and 2015 in the "CRM and Digital Marketing" category, in the "Special Applications for Specific Branches/Insurance Branch" category, as well as first prize in the "CRM and Digital Marketing" category in 2014.

2015 "Apps Awards"

Gold prize in 2015 in the "best productivity and mobile working app" category for the "askme" digital platform.

2014 "Social Media Awards"

Gold prize in the "Best Use of Social Media/Insurance" category for the presence of Anytime, and Silver prize for the presence of INTERAMERICAN.

2015 "HR Awards"

Two Silver prizes in two categories: "Performance Management Strategy", for the performance management strategy developed by the Company, and "Performance Management Tools/Practices", for its performance management tools and practices; also an "honourable distinction" in the "Talent Development Programme" category for the development of skills within the corporate community.

2014 "Corporate Affairs Excellence Awards"

First prize in the "Low cost Corporate Social Responsibility Action/ Programme" category for the development of the "Personal Assistance and Primary Health Care" initiative, by the Corporate Affairs Sector of EEDE. The "Corporate Affairs Excellence Awards" are presented every two years.

2015 "Hellenic Responsible Business Awards"

Bronze prize in the "Private Businesses - Culture" category, for the range and social value of the initiatives taken by INTERAMERICAN in culture and education.

2015 "Ethos Sustainability Awards"

Silver prize in the "Best CSR Performance EKE" category and Bronze prize in the "Sustainability Strategy" category.