

Understanding our audience and making data-driven decisions are key to survival!

Wrong use or No use of insights can lead to disaster



Not evaluating and monitoring the crisis can also lead to disaster

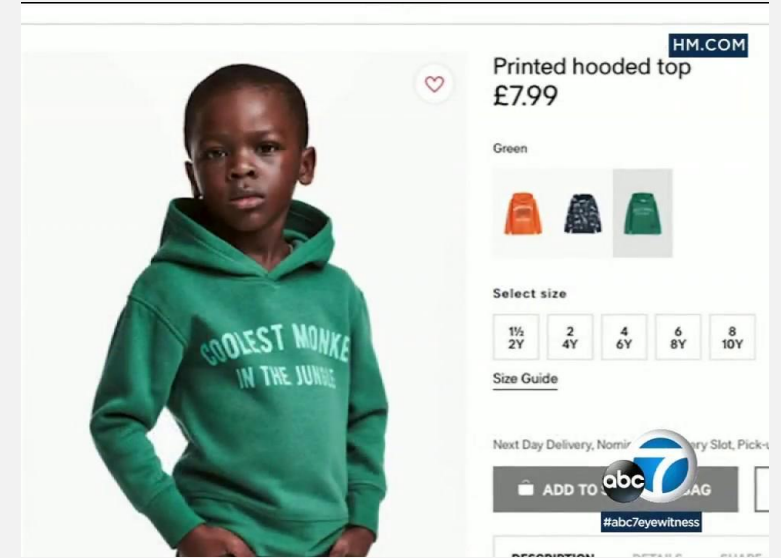
Mexico Gulf Oil Spill



Cambridge Analytica Scandal



Cooltest Monkey in the Jungle



Help people live safer, longer and better

Leading insurance brands



One of Greece's leading P&C Insurers



Pioneering direct-channel sales and services in Greece, Cyprus and beyond



Top aggregator for insurance and people's broader financial needs

Unique services infrastructure



Own Road Assistance: Helping people stay mobile at all times and supporting society at times of crisis



Own Car Repair Center: Enhancing trust with our customers and ensuring faster repairs and minimal inconvenience



Own Clinic: A better and more convenient healthcare experience



Own Medical Centers: Ensuring health and well-being 24/7

▶ 98% Prompted awareness

▶ >1.1m Individual and business customers

▶ €449 Gross Written Premiums

Let's face reality

- 🙄 Being an insurance company in today's market isn't easy, not sexy!
- 🙄 Operating in one of the most highly regulated industries.
- 🙄 Buying insurance doesn't usually excite the consumer.
- 🙄 You don't find people talking about choosing between Interamerican and NN in the same way they deliberate over buying a Samsung Galaxy or iPhone.
- 🙄 Skepticism, indifference and distrust have traditionally been much more likely consumer attitudes towards insurance companies.

Business-As-Usual Reasons we use Palowise

Customer Sentiment Analysis

and in real time to help us address complaints and quickly maintain customer trust.

01

Crisis Management

Detect early signs and provide real time alerts for proactive communication strategies.

03

Regulatory and Industry Compliance

Monitor insurance trends, legal updates to reduce risks associated with fines or reputational damage.

05

02

Competitor Benchmarking

Monitor activities and identify strengths, weaknesses and opportunities for differentiation

04

Campaign Measurements

Analyze success and public opinion and gather insights on engagement to refine future campaigns

Innovation-Driven Reasons we use Palowise

01 Identifying Emerging Trends

Detect and Analyze consumer preferences to develop innovative products

01

02

02 Enhancing Product Development

Identify unmet needs or pain points to create breakthrough solutions.

03

03 Predictive Analysis for Strategic Directions

Use Data Driven Insights to anticipate market changes and enter new markets.

04

04 Co-Creation Opportunities

Engage with customers and communities to crowdsource ideas for innovation or niche ideas scaling

05

05 Testing and adapting new Concepts

Pilot innovative ideas & campaigns and assess the market readiness.

Enhancing Customer Experience through Brand and Channel Excellence

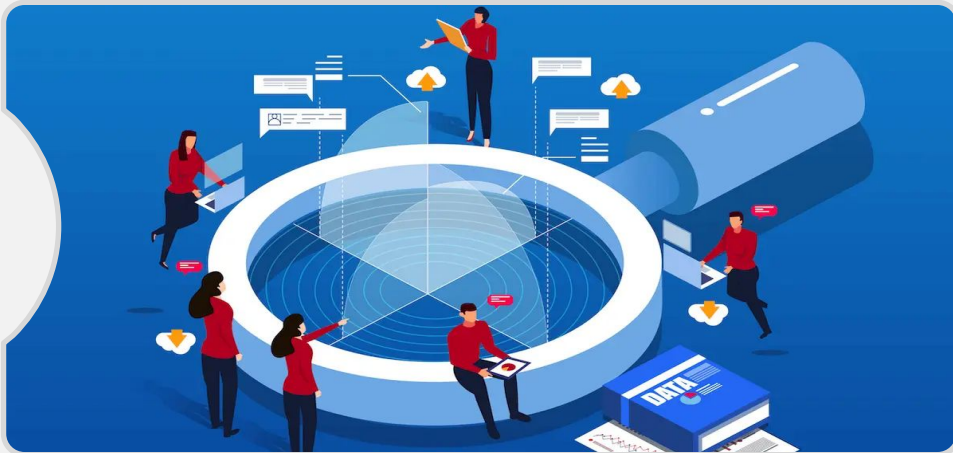
Key Areas of Focus



BAU



Innovation



Customer Benefits



Tailored Customer Experiences

A hyper-relevant experience that feels customized to their needs and values, increasing satisfaction and loyalty.



Improved Product and Service Quality

Access to GREAT products and services that evolve based on their feedback and expectations.



Faster Response to Needs and Concerns

Peace of mind knowing we listen, understand, and act swiftly to improve their experience.



Long-Term Value Creation

A consistent, high-value relationship with the company that adapts to their evolving lifestyle.



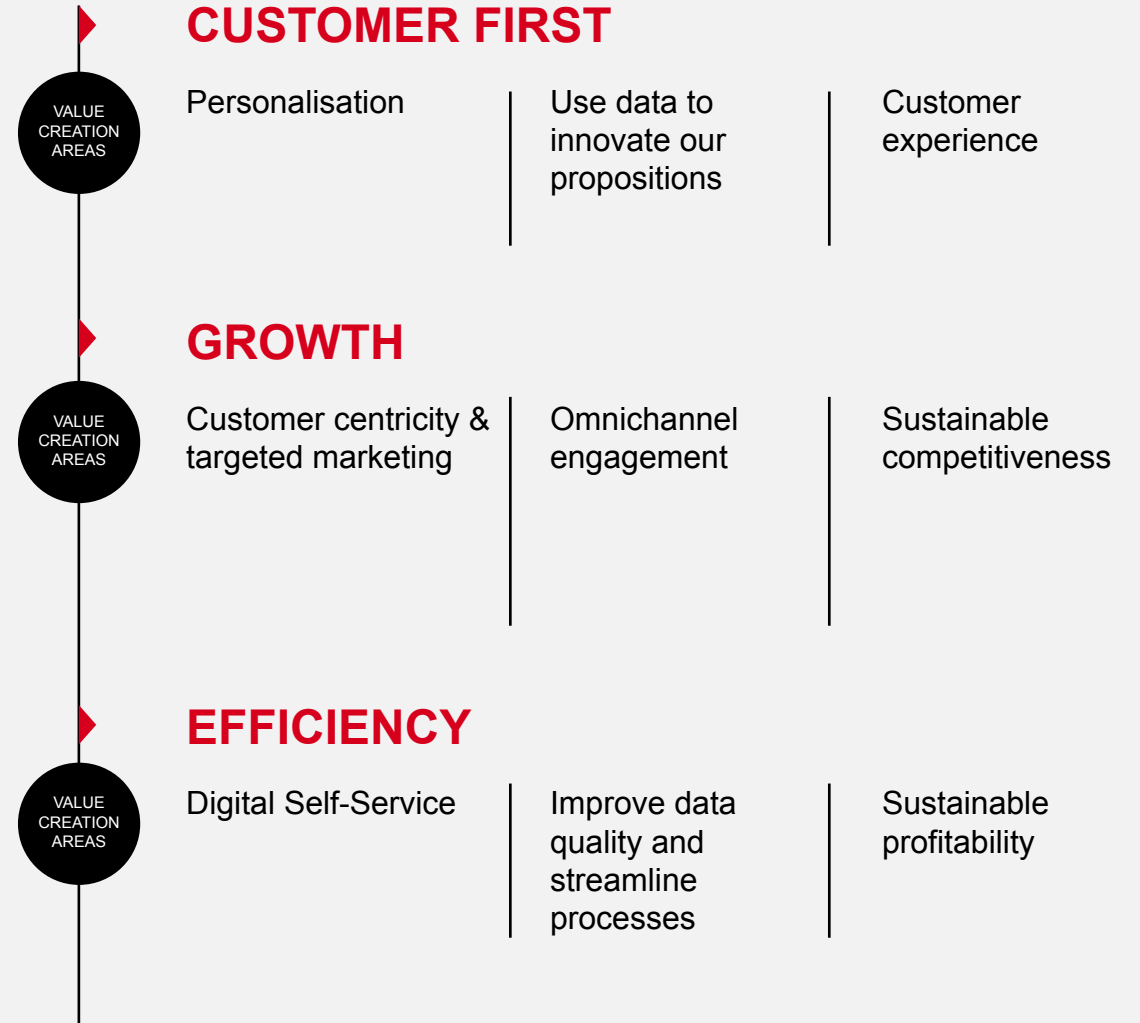
Greater Trust and Transparency

Enhanced trust in the brand as a responsible, customer-centric, and forward-thinking organization.

Using insights to improve our performance, transform our value propositions and how we operate

STRATEGIC
PRIORITIES

CUSTOMER FIRST GROWTH EFFICIENCY



Acting Fast to Address Customer and Society Needs

SCOPE



Explore in almost real time what our customers and society need and act fast with our services, people & products

“Gen Z is looking for Green Products”

“Our Customers want an experience”

“Our Health Business is in Crisis”

“How can we help customers in need?”



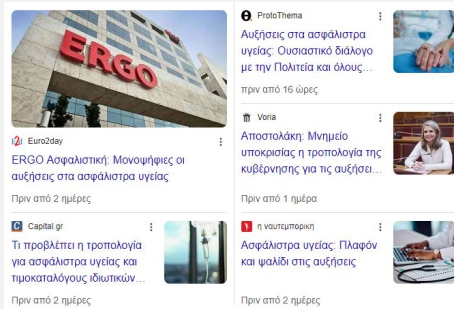
Launched Anytime Short drive to attract Gen Z interest for Green Products.

Product Development



Created a safe drive experience for our customers and society in cooperation with IOAS

CX & Marketing



We on top on the news related with premium increases and publicly acted to avoid crisis.

PR & Crisis



We utilized customer and society voice during the Daniel catastrophe and helped more than 2000 people.

Disaster Recovery



BUSINESS VALUE

- ▶ **By discovering the critical insights hidden within online conversations through web and social media analytics we act fast from developing news products to helping customers in need.**
- ▶ **Understanding the depth of engagement and dialogue around the brand leads to adjust levels of interaction and build trust with our customers leading to greater loyalty.**

Thank you!

S.Falkonakis
Group Marketing Leader

