

Let's get Phygital

insurance



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CMO

insurance market

#1 τρόπος ασφάλισης

Great  
Place  
To  
Work.

## our story so far...

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We are currently the **No 1 insurance & energy comparison** and brokerage website in Greece with **over 95% market share** among online aggregators and **27%** of all online sales in Greece


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We are quoting over **1m unique drivers** every year approximately **70%** of total switchers in Greece & **100k households** who are looking to reduce their energy bills

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With over **350K contracts** and over **28,000,000 € GWP** sales in 2019 we are one of the biggest brokers and suppliers to most insurance companies in just 5 years!

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Since September 2013, we are **backed up by achmea**  one of the **largest suppliers** of financial & insurance services in the Netherlands

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**B**  
BRAND  
SOLUTIONS

WHY YOU  
NEED  
BUSINESS  
INSURANCE  
NOW

Our journey towards proactiveness

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Our vision is to proactively support all

Greek households switch to the best

possible provider for them by

providing value for money services

through our partners & technology

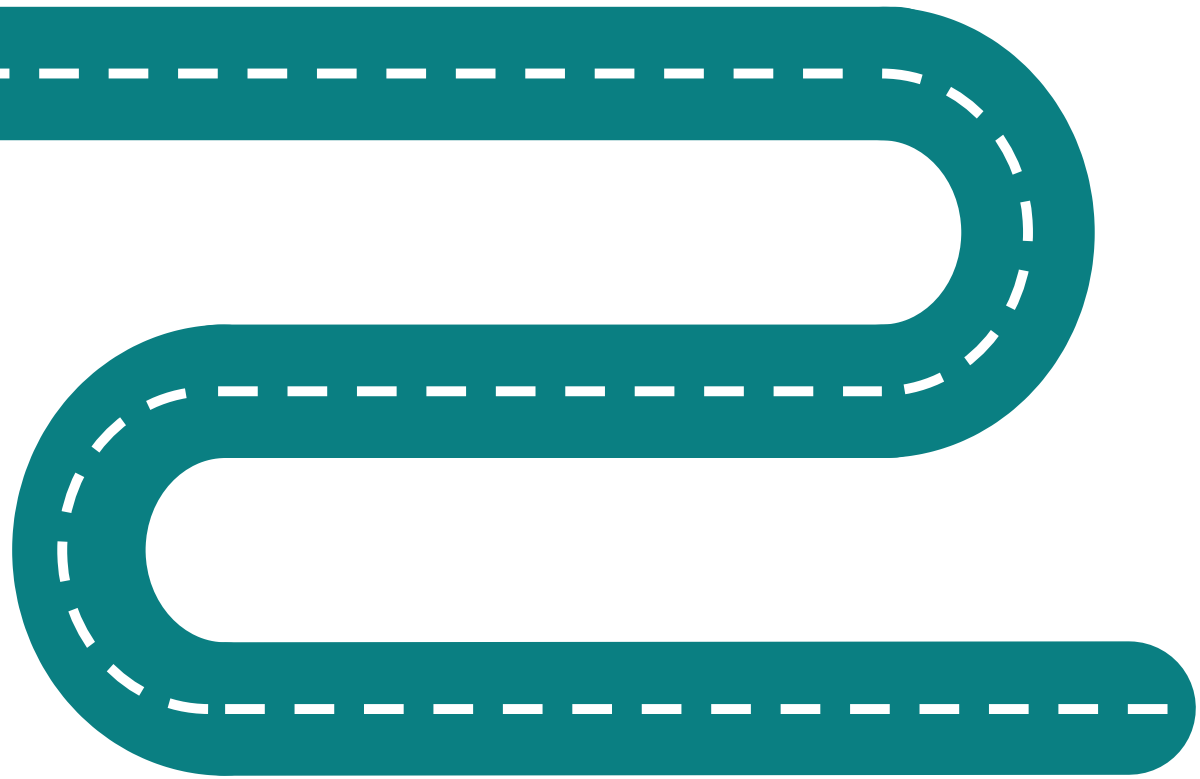
# Our journey towards proactiveness



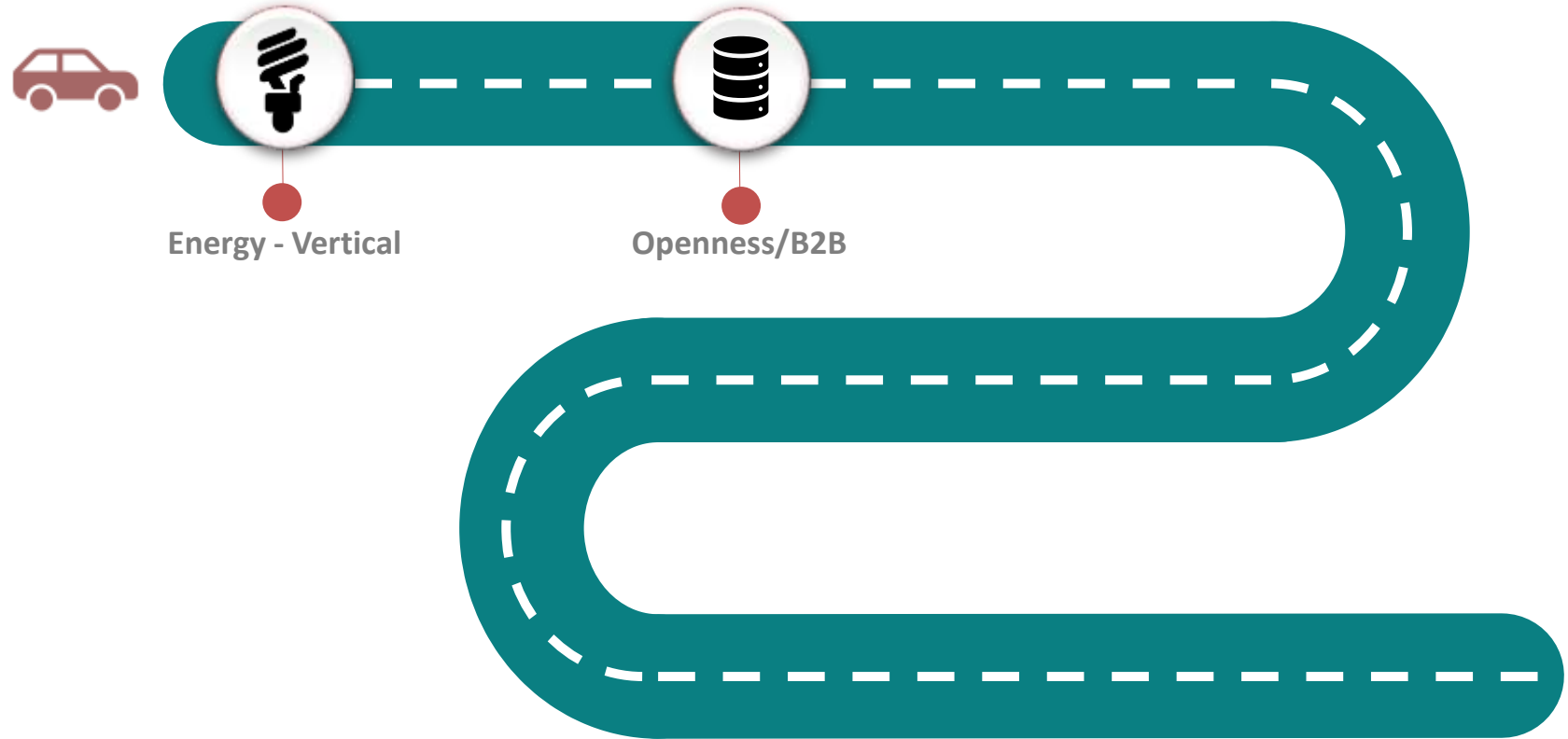
# Our journey towards proactiveness



Energy - Vertical



# Our journey towards proactiveness





# Our journey towards proactiveness

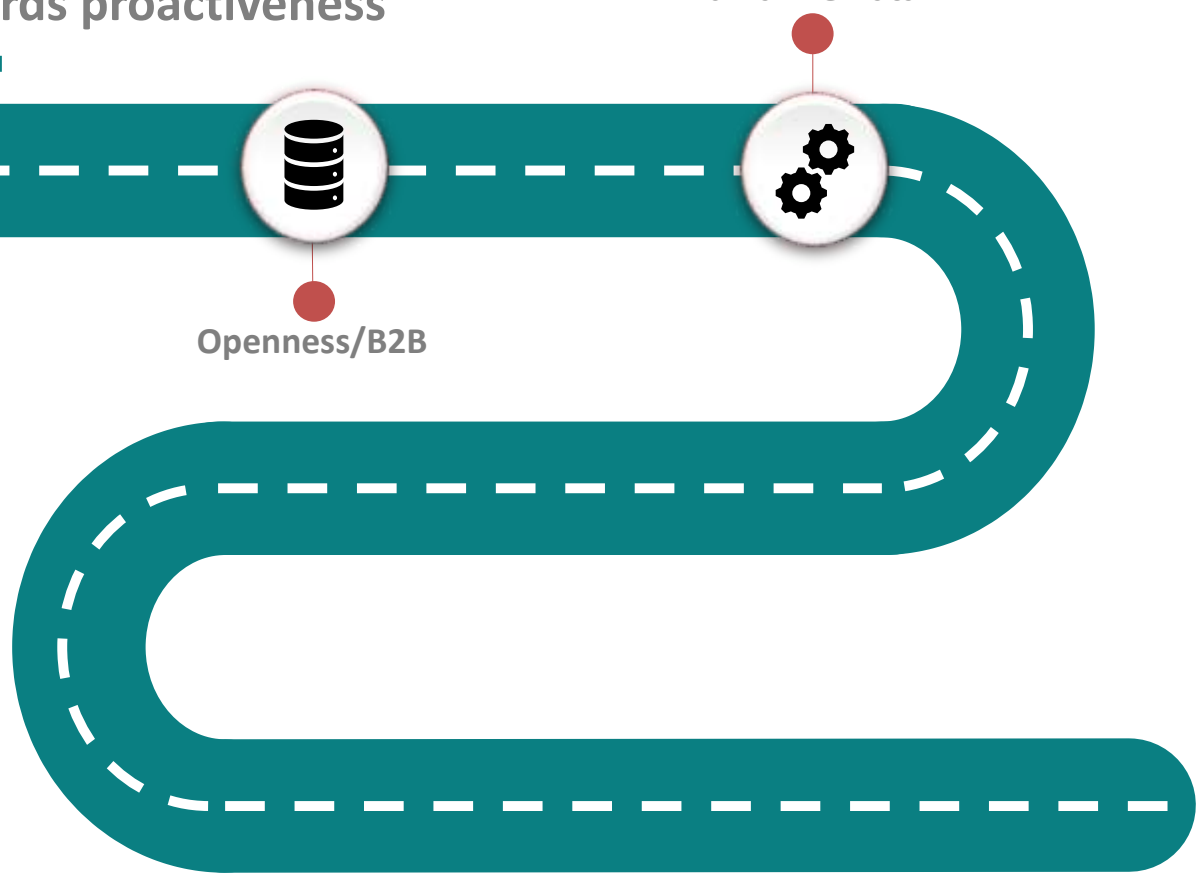


Energy - Vertical



Openness/B2B

Humanize Data



# Our journey towards proactiveness



Energy - Vertical



Openness/B2B



Humanize Data



Phygital

franchise

kiosks

**Συγκρίνεις τα πάντα  
πριν αγοράσεις**



...οινε Τιμές



## Phygital goes wild

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- **Amazon**, acquired Whole Foods to bring new categories & POS
- **McDonald's**, Digitalize stores for cost saving
- **Burberry**, experience & new target audience
- **Nike**, experience & personalization
- **eFood GO**, Brand & Market Gap

## Why we go phygital?



- ✓ **Online Insurance Market share: ~10%**
- ✓ **Only 2 major Online Direct Insurance Companies in Greece**
- ✓ **Only 1 major competitor in services aggregation**
- ✓ **Thousands of physical insurance brokers**
- ✓ **Consumer need, to open a door**
- ✓ **Consumer need, to see a face**

# “Phygitalizing” our services is not enough - #trafficdrivers

								
	Insurance B2C	Energy	Money	Life	Travel	Pick up point	Pay Point	Recycle Phones
Digital	✓	✓	✓	✓	✓	X	X	X
Phygital	✓	✓	Soon	Soon	✓	Soon	✓	Soon



insurance market .gr

CONCEPT STORE



Φιλελλήνων 7, Σύνταγμα

concept  
store

vs

old  
store

+25%  
New Sales

+18%  
Renewals

+60%  
Quotes

01 - 01 - 2020  
28 - 02 - 2020

01-01-2019  
28-02-2019





**Yearly Contracts**

**+55%**



**Average Premium**

**+10%**



**Average age 54 years old**

**+7 years from online**



**View Offline**

**Buy Online**



**Launched, in just 6 months**

# Customer satisfaction survey

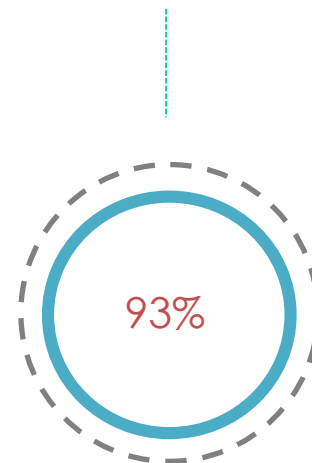
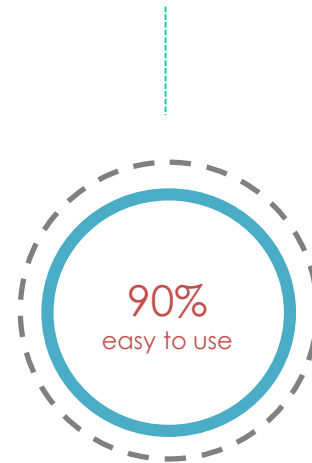
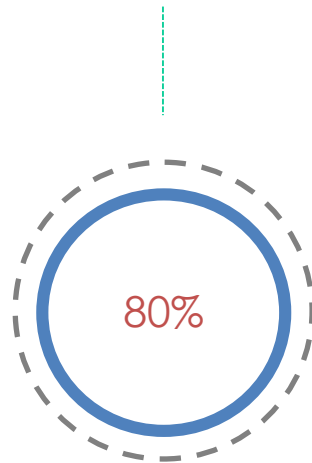
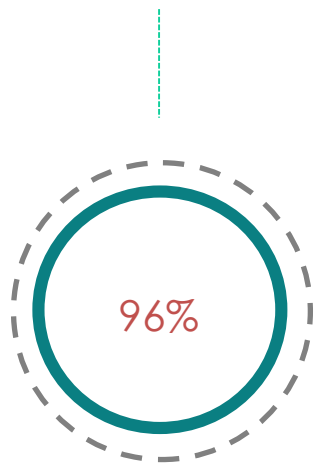
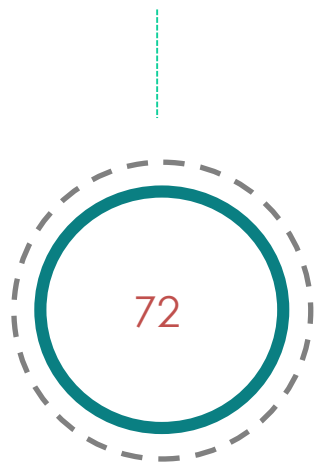
NPS

Product discoverability

Combine  
Physical with Digital

Usability

Satisfaction





# ...covid lockdown



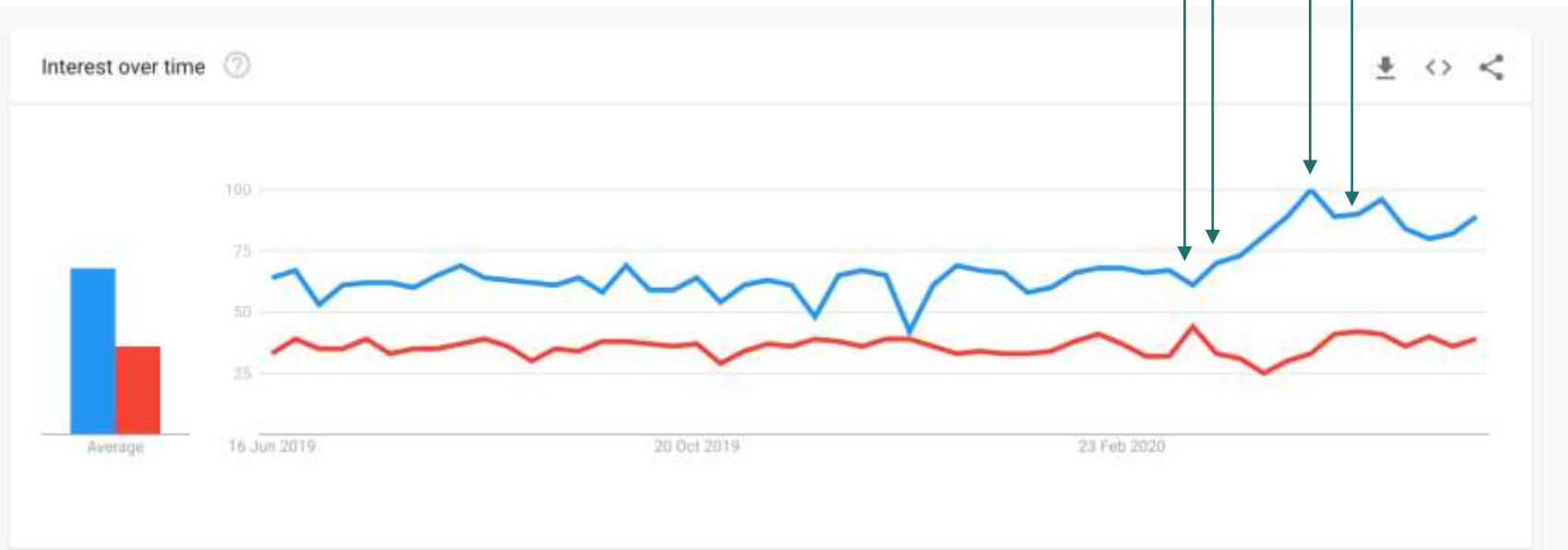


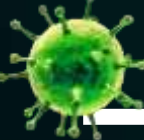
# eCommerce vs Retail Stores during Covid

- Retail Stores
- eCommerce

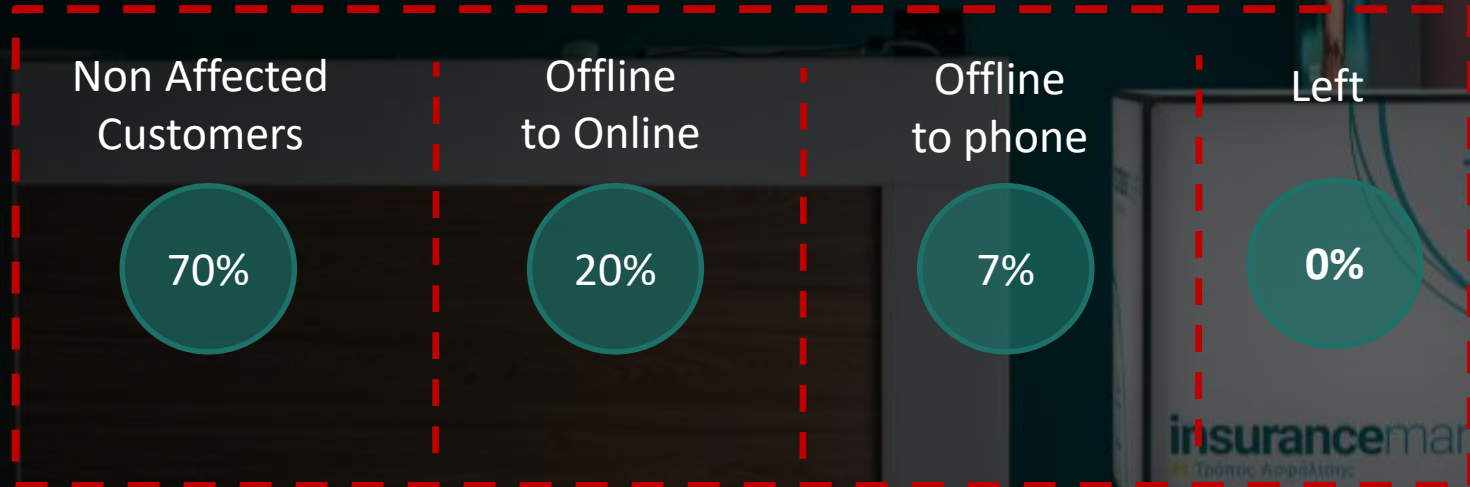
lockdown      normality

+2 days  
+10 days





# IM store during lockdown



~3% non insured

energy-market ©

insurancemarket ©  
Τρόπος Ασφάλισης

# Our journey towards proactiveness



Energy - Vertical



Openness/B2B



Humanize Data

Data Monetization



Phygital

Money - Vertical



PSD2/Open Banking

One App

Confidential - Vertical



## proactiveness

Customer doesn't have to search, we switch to the best4u deal

Thank you

## Our Vision

Ο ευκολότερος τρόπος να βρεις το καλύτερο για σένα!  
"The easiest way to find the best for you"

## Our Values

**Value for money** We always bring the best deal to our customers and provide them the easiest way to find it.

**Authority** We provide deep expertise and online tools to our customers so they can find the best deal.

**Community** We build a community that will empower our customers to gather and share common values with us.

## We Believe in

Customer solutions Innovation Customization

Technology

Empowerment

im

insurance market  
νέος τρόπος ασφάλισης