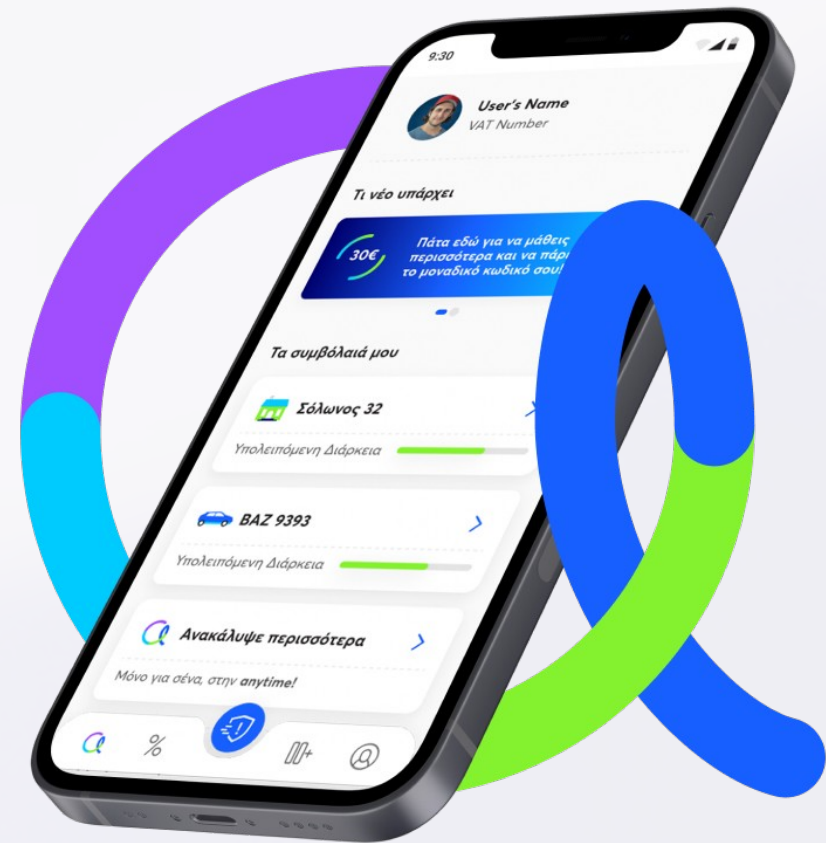






# Anytime

How people use our services



# Customers today expect instant, digital experiences

-  Real-time
-  Self-service
-  Transparent
-  No waiting, no calls



# But insurance still feels... old



**Endless phone calls**

**Paper forms**

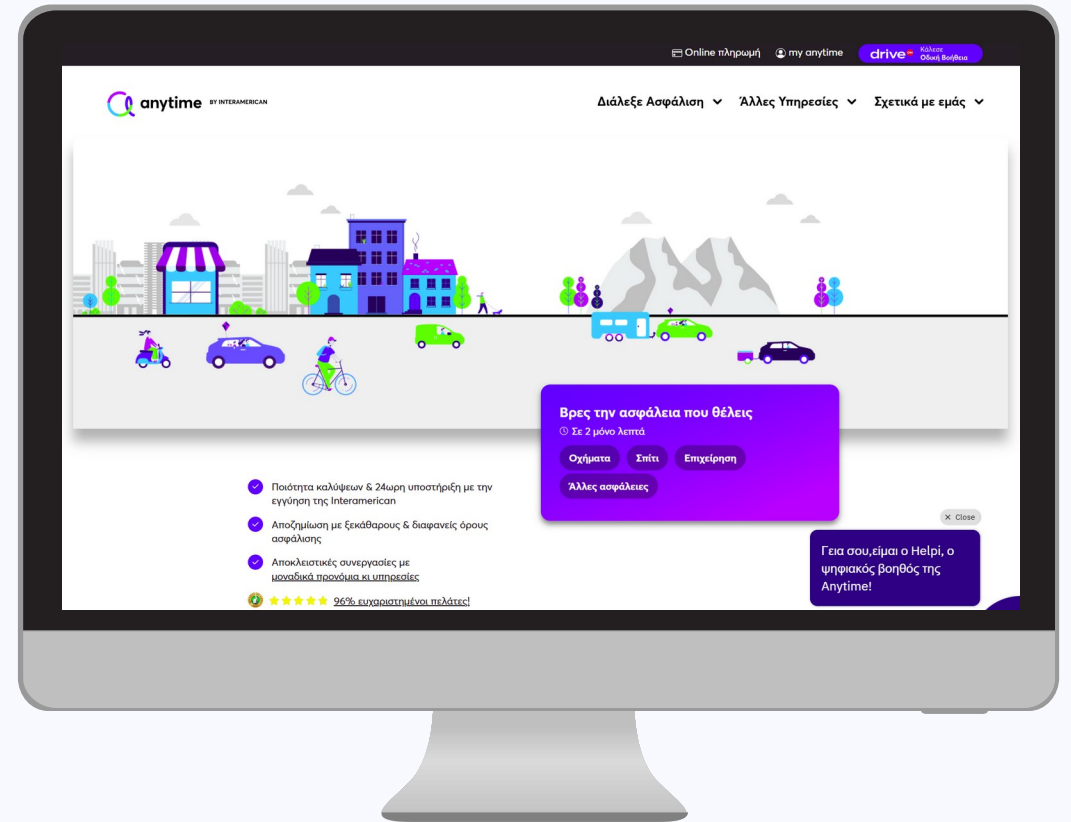
**Email back-and-forth**

**Long wait times**

**"We'll get back to you"**

# Insurance, issued in 2 minutes

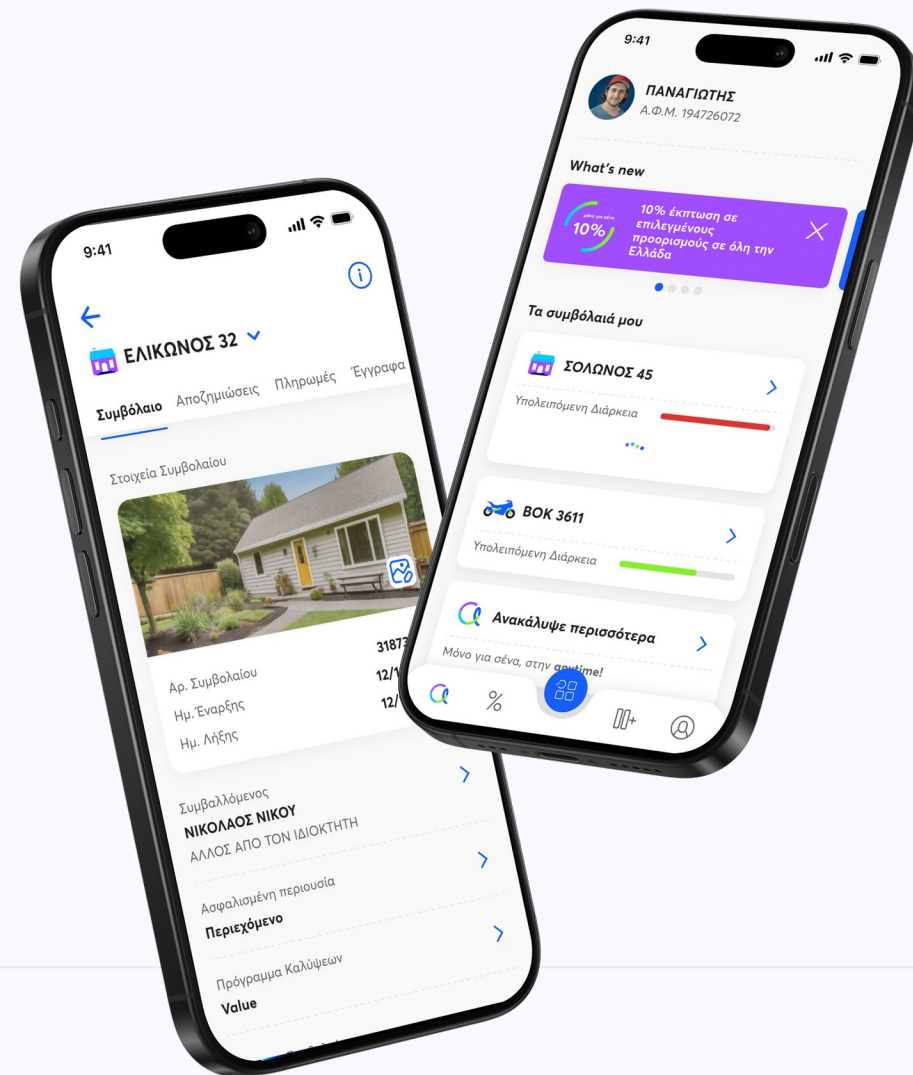
Anytime revolutionizes the insurance experience by enabling customers to get fully issued policies in just 2 minutes through our digital platform.



# From assisted to self-served journeys

Customers want to solve problems on their own terms, instantly and independently.

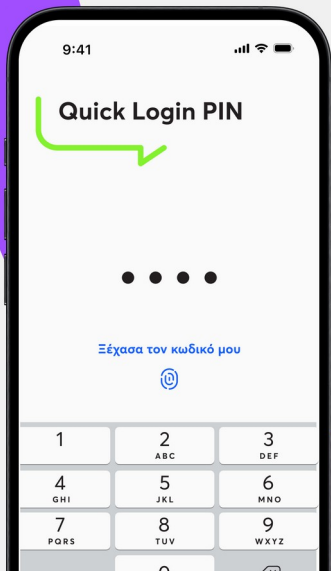
With Anytime app our customers have complete control in their hands and have instant access to whatever they need, 24/7.



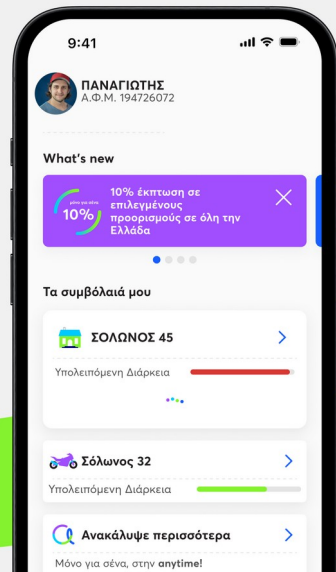
# The app as the main service channel

Everything a customer needs, consolidated in one intuitive mobile experience.

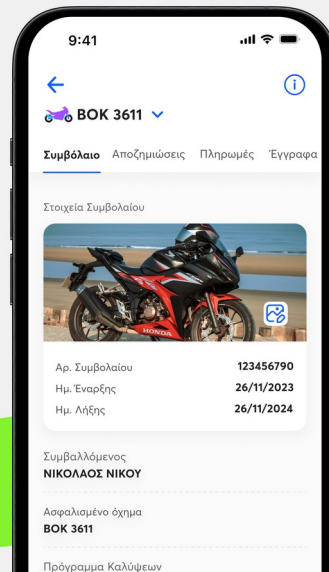
Ακόμη περισσότερη ασφάλεια & ξεγνοιασιά



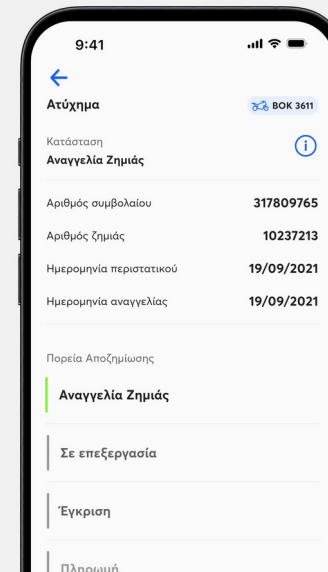
Με ένα κλικ, πρόσβαση παντού



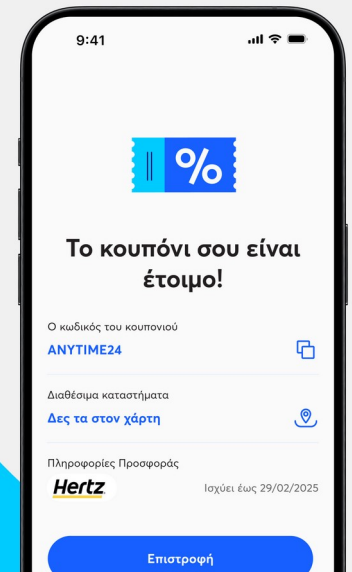
Πληροφορίες που αφορούν τα συμβόλαιά σου



Παρακολούθηση πορείας αποζημίωσης



Προνομιακές εκπτώσεις σε υπηρεσίες και προϊόντα



# The moment of truth: Claim

## High-stress situation

Accident happens, emotions run high

## Time-sensitive need

Urgent help required immediately

## Overwhelming uncertainty

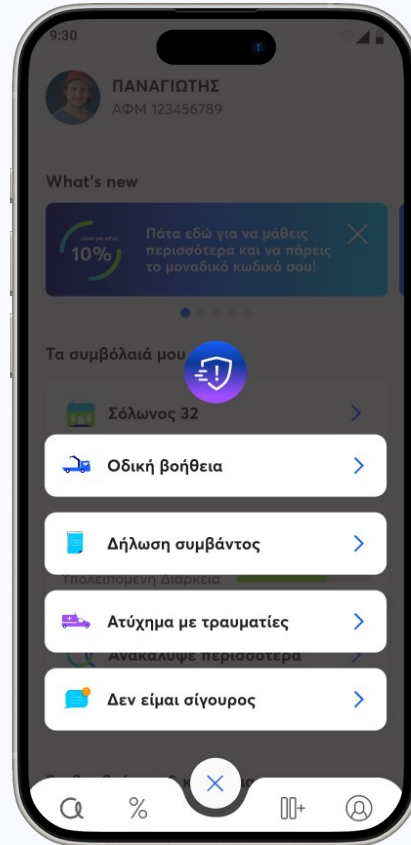
What happens next? Who do I call?



# Claim announcement, reimagined

From incident to resolution in a few minutes, with complete visibility every step of the way.

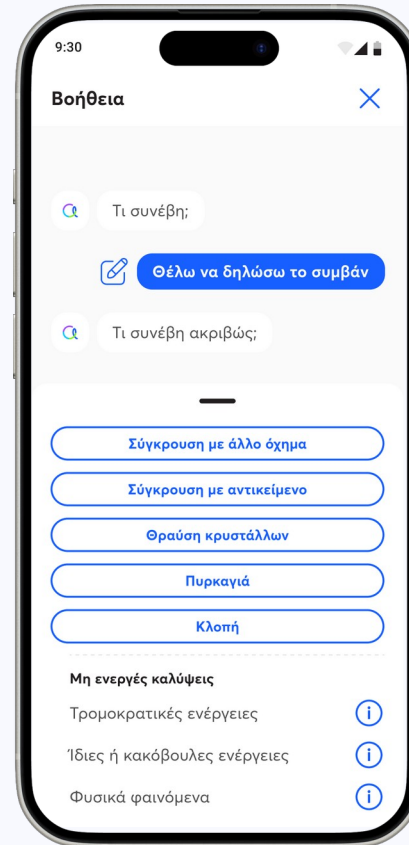
 **Emergency**



# Claim announcement, reimagined

From incident to resolution in 15 minutes, with complete visibility every step of the way.

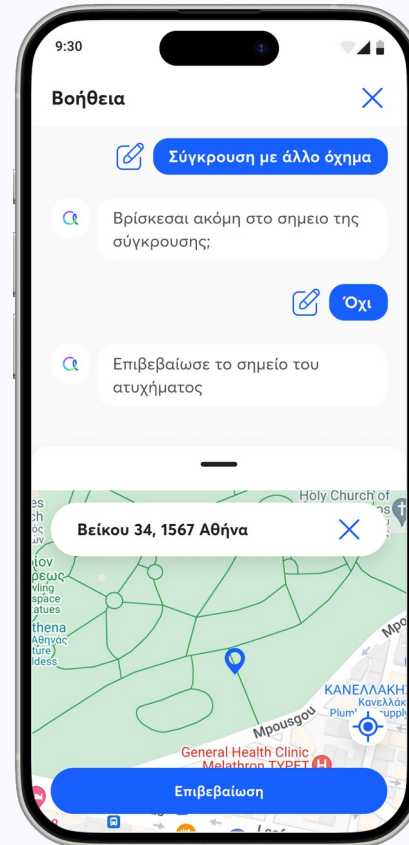
 **Report  
incident**



# Claim announcement, reimagined

From incident to resolution in less than 30 minutes, with complete visibility every step of the way.

 **Geolocation**



# Claim announcement, reimagined

From incident to resolution inside the app, with complete visibility every step of the way.

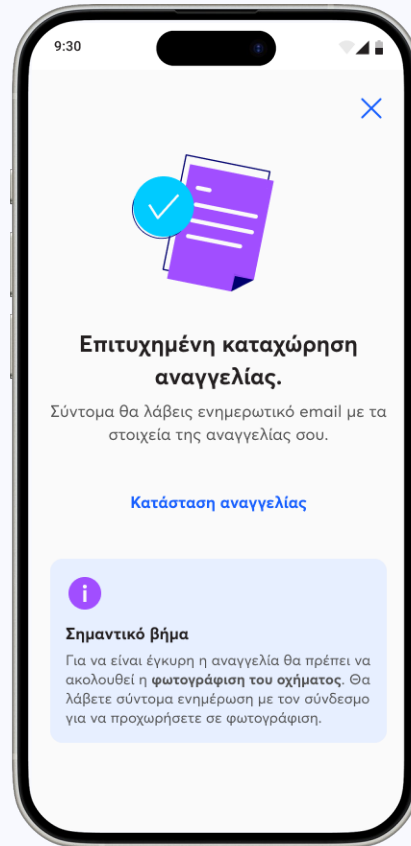
✓ **Crash points**



# Claim announcement, reimagined

From incident to resolution inside the app, with complete visibility every step of the way.

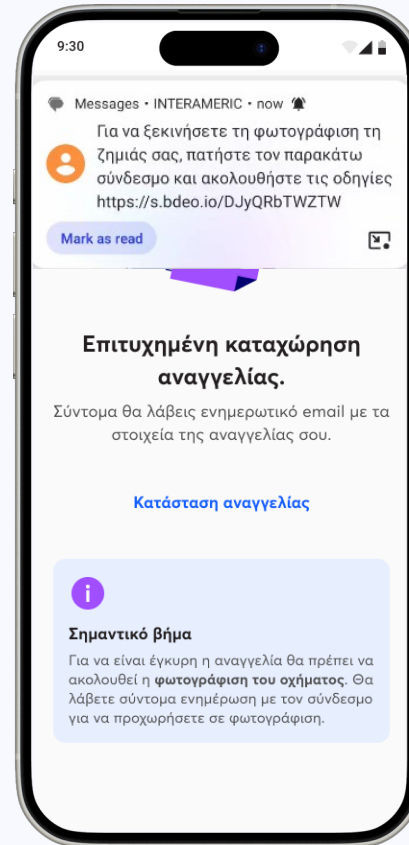
## Submission



# Claim announcement, reimagined

From incident to resolution in 15 minutes, with complete visibility every step of the way.

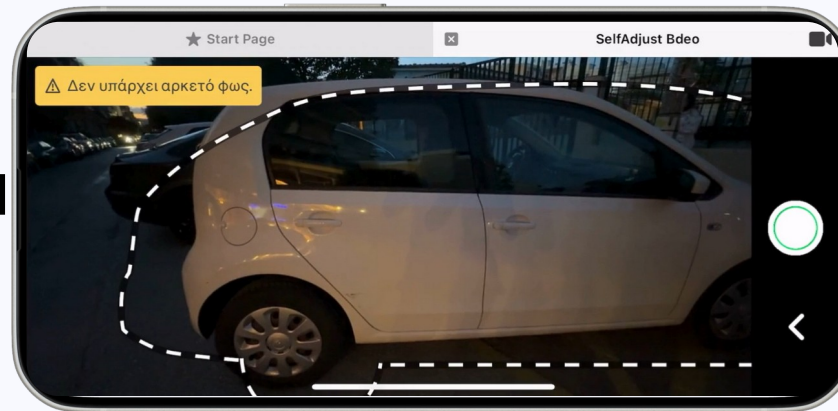
 **SMS for  
Photos**



# Claim announcement, reimagined


From incident to resolution in 15 minutes, with complete visibility every step of the way.

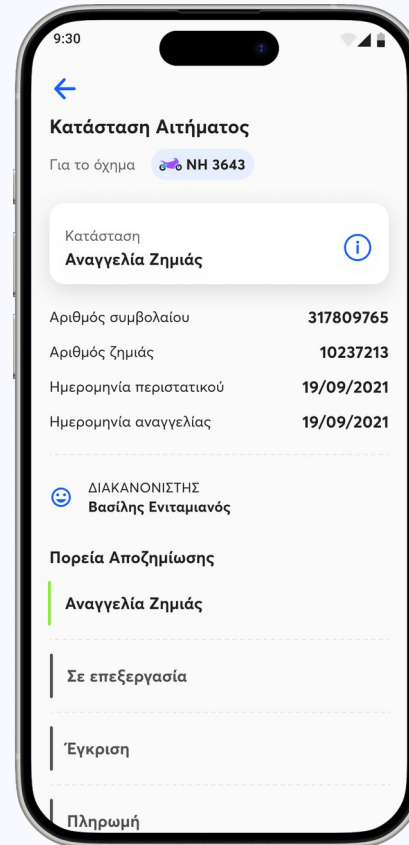
 **Photos upload**



# Claim announcement, reimagined

From incident to resolution in a few days, with complete visibility every step of the way.

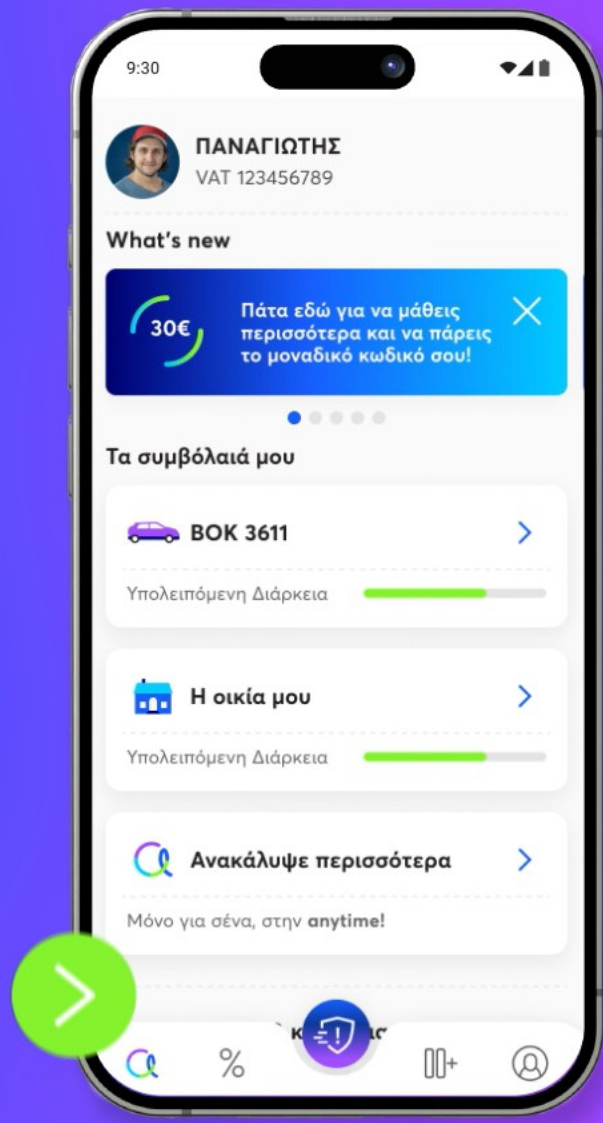
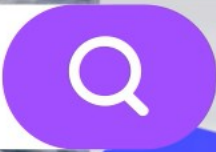
 **Track  
progress**



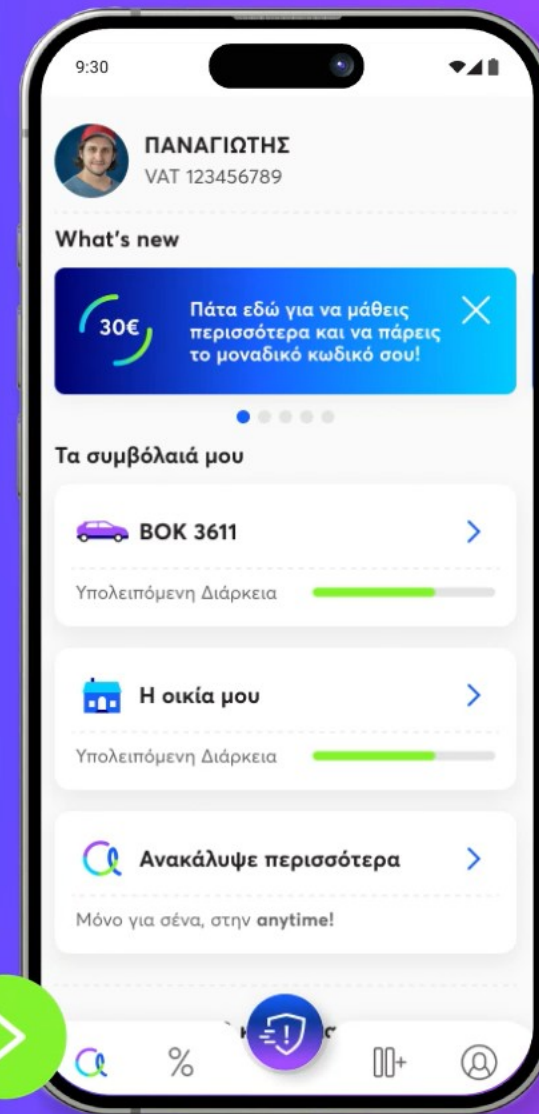
# Anytime app in action



Έμεινα από μπαταρία! Τι κάνω τώρα;



Τράκαρα! Τι κάνω τώρα;



# Not only digital, structural change

True modernization demands a fundamental rethinking of how we connect and operate

## KYA Integration

Access vehicle information through public registries with citizen consent

**Live Q2 2025**

## OpenCar integration

- Expanded with additional Car data elements
- Open data, without citizen consent

**End 2026**

## Expand Interoperability Api

- Expanded with elements like KTEO, driver license, vehicle registration info etc
- With or without consent based on data

**Mid 2027**

## E-claims announcement through GOV.gr

Faster, standardized accident reporting through trusted state channel

**End 2026**

## KYC Integration

Trusted and frictionless cjs through state-verified customer data

**End 2026**

**Thank you**