

IC Concept
Insurance Consulting
Private & Business Clients



COMPANY PROFILE



Welcome to the world of **IC Concept**

SUCCESS BY PASSION

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April, 2010

Dear Sir or Madam,

in 2008 a new company entered the market of professional insurance brokerage for individuals and businesses: *IC Concept Insurance Consulting*. We founded this company out of a demand in the market for more personal and objective guidance regarding insurance needs and risk management.

Since then we have daily strived to provide our clients with the best products and innovations the market has to offer. At the same time we take our responsibility for our clients very seriously being aware of the fact that a need for security and stability in an unstable world is what leads individuals and companies to ask for insurance in the first place.

Having a relationship of trust and confidence we can concentrate on thoroughly analyzing our clients' needs and provide them with the most fitting insurance products at the most competitive prices available in the market.

We cooperate with large and trustworthy insurance providers in Greece and the rest of Europe thus being able to offer our clients the best solution to their insurance needs with respect to both, coverage and price. Moreover, the use of current technology in conjunction with our experienced professional consultants enables us to stand out with regard to our competitors.

Through this presentation we want to kindly introduce ourselves to you and invite you to get to know us personally.

With best regards,

Petros Xylouris
Managing Director

About Us

All of our colleagues at *IC Concept* are specialized insurance and banking consultants with **years of professional experience** in their respective field of advisory.

In order to retain our high standard of service we have put in place **strict quality standards** for all of our activities:



- Advisory (content, technology)
- Product selection (evaluation and choice of products)
- Service (client first)
- Staffing with professional consultants
- Product design (research and check-up)
- Internal communication

Our **uniqueness** in comparison with competitors mainly rests on:

- Our objectivity - we are independent of the insurance companies. Thus, rather than being restricted to one insurer's offers we can provide our customers with the best products currently available in the whole of the insurance market.
- The quality of our services - accomplished through our special focus and our strict quality standards.
- Our closeness - with constant communication and discussion between you and us.

Our Philosophy

There is more to the management of wealth and risks than simply to watch out for the best product. It's about

- a proper assessment of the current economic and strategic situation based on the data and trends available,
- process planning in order to ensure short and long-term liquidity and
- a relationship of trust and confidence between all members of the process.



Therefore, an intelligent analysis includes

- establishing a comprehensive and transparent understanding of the financial situation,
- a complete understanding of different risks which are related to different products,
- giving you clear answers to basic financial questions and at last
- a detailed recommendation of necessary and feasible measures.

Our Principles

Our **vision** is to provide our clients with a wide collection of products - including all current insurance innovations - at the most competitive prices. However, at the same time we are committed to hold on to the *highest quality and service standards*.

Our **goal** is simple. On the basis of the products and services we offer we want to be our clients' consultant of choice. At the same time we take the responsibility for our clients very seriously. That's why we work hard to "improve our services every single day".



Our Driving Force

Our work can be described in two words:

Professionalism

At *IC Concept* you will experience the highest level of service. You will always be presented with different customized solutions for your needs. We strive to ensure a smooth process and take care of everything in connection with your insurance needs, thus saving you time and energy.



Effectiveness

At *IC Concept* our experienced colleagues will present you with the best possible solutions at the most competitive prices available in the market. With our know-how we will make sure to fit your needs with your wishes.



Our Driving Force

What has been said may have not been heard.

What has been heard may have not been understood.

What has been understood may have not been agreed upon.

What has been agreed upon may not be realized.

What may be realized may not be retained.

At our company, we carefully examine the needs and goals of the client. We then strive to achieve and to retain the best possible solutions with the highest quality standards.

“The only man who behaved sensibly was my tailor; he took my measurement anew every time he saw me, while all the rest went on with their old measurements and expected them to fit me.”

George Bernard Shaw

Our goal: “Solutions tailored and sewed according to your measure”

Our Network

The main goal of our network is to provide our clients with first class services and quick direct contact in all relevant geographic areas. This enables us to not only meet but also exceed our clients' expectations.



Our certified insurance and financial advisors are equipped with all modern technology systems which assist them in accomplishing their work: a complete and high-quality consultation for our client.

Careers

At *IC Concept* we offer the chance of professional and personal development with high career prospects. We provide a highly competitive yet stable environment which will provide the ideal candidate with personal and professional fulfillment.



We are constantly looking out for new colleagues who meet our high demands and are willing to not only fulfill the expectations of our clients but also exceed them. We look forward to receiving your questions or complete application at career@icconcept.com.

Services

Asset growth and risk management from the viewpoint of an advisor works similarly to the construction of a house from the viewpoint of an architect:

Planning, Organization and Construction

These are the core activities which have to be realized.

We bring transparency into your financial situation and ensure you have everything necessary for realizing your visions.

As a result we provide you with the products which suit you best and enable you to concentrate on pursuing your plans.

Private Clients

At *IC Concept* we analyze and offer different products for *Private Clients*:

Car and motorcycle insurance

Boat insurance

Home and holiday home insurance

Apartment and multistory building insurance

Life insurance

Personal accident insurance

Health insurance

Pensions and retirement provisions, Unit Linked

Investment funds

Temporary life assurance

Legal protection insurance

Travel insurance



Business Clients

Our main products for *Business Clients* are listed below:



Asset insurance against all risks

Asset insurance against fire

Insurance of different commercial risks

Industrial risk insurance

Shops and offices

Work interruptions and lost profits

Employer's liability

Product liability

General liability

Shipment of goods

Insurance of freight forwarding business

Ships and boats

Contents of a safe

Transfer of money

Insurances for the group of employees

Insurance against employee fraud

Technical insurance

Damages due to engineering faults

Construction sites

Risks of electronic equipment

Credit and Guarantee

Fleet of vehicles

Our Work

The phases of our advisory

Our advisory follows a clear defined process which can be split into five phases

- Initial contact and general consultation
- A first analysis free of charge
- Thorough analysis of the clients' needs
- Presentation of different solutions in order to stabilize the financial situation and minimize risks
- Preparation and implementation of actual changes

High quality standards

We ensure high quality standards throughout each of these phases

- in order to protect our client,
- in order to comply with all federal laws which are applicable and
- in order to protect all personal data we receive.

In connection with our consulting services we take care of any possible transfer of insurance policies or funds ordered and carry out all changes which have to be implemented.

Our Work

Implementation

Having conducted a general consultation we regard it as our duty to closely follow these steps:

- We take your security concerns very seriously.
- We consult you in a complete and comprehensive way with respect to the most actual and recognized methods of financial and insurance planning.
- We fully take into account your circumstances and wishes. We always respect your right of refusal and work in accordance with all relevant laws to protect you.
- We inform you in writing concerning the precise handling of your needs and the following steps.
- All pieces of information that we receive from you are treated with great care and strict confidentiality.
- We provide our advice objectively and responsibly.
- Important information and results of our discussions and analysis are handed out to you in written form.

Risk Management

Our advisory follows a clearly defined path which we have divided into the following phases:



Risk Management

1. Analysis

We analyze and take into consideration:

- Your needs and objectives
- Your need for security
- Your time
- Your current situation
- Your financial activities
- Your future liquidity



We feel deeply responsible for your success.

2. Presentation

We systematically put together and explain

- Your goals
- Your income
- Your way forward
- Your security



We increase your opportunities and minimize your risks.

Risk Management

3. Implementation

Through us, you have access to the whole insurance market. We have close cooperation with all the mayor and reliable insurance providers in Greece and other parts of Europe.

The client has access to the whole insurance market

4. Maintenance

Test us and experience what we mean by our professional service:

- We are there when you need us.
- We overcome obstacles.
- We keep you always up to date.
- We regularly review your financial strategy.
- We are vigilantly looking for the best next move.

“If you wish our week has seven days.”

IC Concept - Epilogue

In a world full of permanent risks and volatility, it's important to protect personal wealth as well as business activities with strong insurance partners. In this context, IC Concept will provide you with everything you need.

We provide you with an objective and independent advisory and take care of the implementation of new insurance contracts. Since we work together with many large insurance providers, we don't need to rely on the limited product spectrum of just one insurer. This enables us to offer our client the most fitting products at the most competitive prices available in the market.

This whole process is lead by our professional and experienced colleagues. We hope that this presentation has provided you with an idea of how we work and what is important to us. In the meantime, be sure that we will continue to improve our services and increase the benefits for our clients on a daily basis.

We look forward to get in contact with you!

CONTACT

We at *IC Concept Insurance Consulting* address individuals as well as companies and offer **customized solutions for their insurance needs.**

Please feel free to contact us through your preferred method. You will find all necessary data below. We look forward to get in contact with you.



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