Company Profile

Mandatory informative material from your insurance intermediary regarding the conduct of business rules and the disclosure of information according to the provisions article 28 of L.4583/2018 and the Chapter V of Directive (EU) 2016/97 on insurance distribution.

General Information

In Greece, Marsh operates as insurance broker since 1970 under the name Marsh S.A. Insurance Brokers (Marsh). Legal Representative and Responsible Person for insurance distribution is Emmanouil Aleiferis. The Board of Directors consists of Messrs. Emmanouil Aleiferis (President and CEO), Grigorios Zarifopoulos (Member) and Georgios-Dimitrios Raphael-Voyiatzakis (Member).

Marsh is a wholly owned subsidiary of Marsh (NYSE: MRSH) where equity partners of the Company shall thereafter deemed to be the company "Marsh McLennan Regional Holdings Limited" (Companies Registry no.: 13692557), with a share of 96.8825%, headquartered in England and "Marsh & McLennan Companies Inc." (Companies Registry no.: 706226), with a share of 3.1175%, headquartered in Delaware, U.S.A. Marsh is an insurance intermediary registered at the Athens Chamber of Tradesmen with Special Registration Number: EEA / 8, as an insurance broker.

You can view the registration in insuranceregistry.uhc.gr, with tax registration number 095031674 at the KEFODE Attica Tax Office. General Commercial Registry Number: 068536903000.

Complaints

We represent our clients and aim to treat them honestly, fairly and professionally. We will not deliberately put ourselves in a position where our interests or duties to anyone else prevent us from fulfilling our duties to you.

If you wish to register a complaint please contact your regular Marsh contact or Marsh Compliance Officer by post in the company's office address or by email to greece.compliance@marsh.com.

Should you remain dissatisfied with the way we resolve a complaint, you have the right to refer to the competent supervisory board, the Bank of Greece to which you can submit a written complaint of acts or omissions constituting violations of the legislation on insurance mediation. For an out-of-court settlement of any dispute you may have with Marsh, you can also appeal to the competent bodies such as the Consumer Ombudsman or other Alternative Dispute Resolution body legally registered in the Register of the Consumer Protection and Market Surveillance General Directorate under the KYA 70330oik. / 30.6.2015 (B '1421).

In the event, that Marsh ceases to operate as an insurance broker has the obligation to notify its clients.

Our Obligations

Marsh in its capacity as an insurance broker provides advice to clients, either individuals or legal entities who are already insured or wish to be insured. Those advices are based on information provided by the clients following completion of the respective "Insurance Needs Sheet" or other methods used by Marsh in analysing needs and is related to the nature of the perils faced by the client that need to be insured.

Marsh will recommend insurance solutions on the basis of a fair and personal analysis, after analysing a sufficiently large number of insurance contracts and insurance products available in the market to enable it to make a personal recommendation in accordance with professional criteria, regarding which insurance contract would be adequate to meet the customer's needs, giving to the clients enough information so that they can make an informed decision on their insurance needs.

When we receive clients' instructions, we will try to arrange insurance to meet the needs that clients have specified.

We may inform you about a product on a non-advisory basis. When this happens we will make this clear to you. Sometimes we obtain quotations from a limited number of insurers, or even only a single insurer. Where we do so, we do not have a contractual obligation to engage exclusively with any particular insurer. We approach insurers based on our knowledge and expertise.

The consulting services of Marsh apart from the preparatory works for the implementation of the most suitable insurance program in terms of coverage and premiums, may also include prevention and minimization of the risks to be insured, as well as claims handling.

Marsh is acting as representative of its clients exclusively and solely on their behalf, without being committed to any insurance company. Marsh is usually authorized by the insurance companies to collect premiums from clients on their behalf; otherwise Marsh will inform its clients in good time, prior to the conclusion of the insurance contract.

Marsh can also distribute insurance products with investment features and the employees responsible for distributing these products possess relevant certification.

Conflicts of Interest and Transparency

No insurance company or parent company of an insurance company holds any direct or indirect investment of more than 10% of the voting rights or capital of Marsh.

Marsh does not hold any direct or indirect participation by more than 10% of the voting rights or capital of any insurance company. Our ultimate parent company, Marsh McLennan, and its subsidiaries own equity interests and have contractual arrangements with certain insurers and wholesale brokers.

Information regarding these arrangements can be provided to you in paper form upon request or is available at this link: Equity interests of Marsh McLennan, and its subsidiaries in insurers.

We are paid by you on the basis of:

- A percentage of the premium due to the insurer for your insurance policies (commission or brokerage) which is included in the insurance premium; or
- A fee payable by you directly to Marsh; or
- A combination of both.

Further information may be found at the following web address: Transparency & Disclosure

We may operate certain panels, facilities, and other placement arrangements with insurers. We receive separate payments from the insurers for administering these arrangements. We will tell you if your insurance is placed with a panel or facility.

About Marsh

With annual revenue over $27 billion, Marsh (NYSE: MRSH) helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses.

Marsh Risk advises individual and commercial clients of all sizes on insurance broking and innovative risk management solutions.

Mercer delivers advice and technology driven solutions that help organizations redefine the world of work, reshape retirement and investment outcomes, and unlock health and wellbeing for a changing workforce.

Guy Carpenter develops advanced risk, reinsurance and capital strategies that help clients grow profitably and pursue emerging opportunities.

Oliver Wyman serves as a critical economic and strategic advisor to private sector and governmental clients.

Contact us

Marsh S.A. Insurance Brokers
8-10 Sorou and Dimitsanas,
15125 Maroussi
(030) 2108176000
marsh.greece@marsh.com
Website: marsh.com/gr

The Athens Chamber of Tradesmen
44 Eleftheriou Venizelou & 1 Charilaou
Trikoupi 10679, Athens
(030) 2103380200
Fax: (030) 2103380219
eea@eea.gr

The Bank of Greece Private Insurance Supervisory Committee PISC (DEIA)
Panepistimiou 21
(030) 2103205222-236-257
Fax: (030) 2103232239

About Marsh Risk

Marsh Risk is a business of Marsh (NYSE: MRSH), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of $27 billion and more than 95,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit marsh.com, or follow us on LinkedIn and X.

In Greece, Marsh Risk operates since 1970.

Information is sent electronically.
You may also request a hard copy free of charge.