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INTRODUCTION

GENERAL CHARACTERISTICS AND OBJECTIVES OF THE SOCIAL SECURITY SCHEME IN GREECE

Social protection in Greece is carried out via three systems: social security system, social welfare system and the national health system.

The social security system is structured in three levels (pillars): the first level (pillar) includes the system of main and auxiliary compulsory insurance, the second includes occupational supplementary systems and the third includes private insurance cover (group premiums concluded between enterprises and private insurance companies and individual premiums).

In particular, the Greek social security system is a system of public law, enshrined in the Greek Constitution (art. 22, par. 5), which operates with self-administrating social security organisations, set up by law for each occupational category of workers covering the totality of workers in the Greek territory.

Social security organisations provide social security services, social work based on the solidarity between generations and do not have any lucrative purpose. The basic attributes of the national system of main and auxiliary pension schemes is the public, universal, compulsory and re-distributive character, while the economic system of its operation is pay-as-you-go.

In Greece main insurance derives from the main insurance organisations which are public entities and governed by public law. Within the scope of their activity they exercise public power and their aim is to cover employees for insurance risks of ageing, disability, death, sickness and maternity, work accidents, occupational sickness etc in accordance with the International Labour Convention 103.

The auxiliary cover of employees is provided by a number of auxiliary insurance organisations, mainly public entities and to smaller extent private entities, supporting unions, which are private social security organisations for auxiliary insurance established by the employees' trade unions. The kind of

protection offered by auxiliary insurance organisations is the awarding of pensions in case of ageing, disability and death.

Employees are obliged to fall under one of the social security organisations of main and auxiliary insurance.

The social security organisations of main and auxiliary insurance grant their insured and beneficiaries benefits in kind and money paid regularly (on a monthly basis) or as a lump sum.

Public insurance policy planning is undertaken by the central administration and more precisely by the Ministry of Employment and Social Protection, which coordinates and monitors the social security system.

The organisations of main and auxiliary insurance are governed by a collective body, namely the Administrative Board, in which participate the representatives of pensioners and of the insured, employers' representatives, State representatives-an expert in insurance matters-, an elected employees' representative for each organisation and the Government Commissioner. The administration of each organisation is defined by general and individual provisions in their Articles of Association. The organisations are independent from an accounting and economic point of view.

The targets of adequacy, sustainability and upgrading of the pension system are sought after through the following actions:

- Achievement of the highest possible replacement rate of the living standards the insured enjoyed prior to the advent of the social security risk.
- Ensure of a minimum income from pensions, which, combined with a whole raft of benefits, structures and goods would guarantee decent living standards.
- Enhancement of social cohesion facilitating the completion of retirement temporal pre-requisites by establishing periods of optional, fictitious or typical insurance for vulnerable social groups.
- Facilitate retirement in cases of geographical or occupational mobility through successive insurance.
- Ensure (through organisation and supervision) and reinforce (via tax incentives) initiatives by professional groups or enterprises in order to improve public pensions with additional supplementary benefits.

- Decrease pension discriminations and eliminate the burden of third parties with social resources.
- Grouping or merging pension awarding organisations and whenever this is not feasible to harmonise or establish single pension pre-requisites or even minimum social benefits.
- Simplify the system legally and administratively so as to make it more transparent and accessible to the insured.
- Priority to public and social dialogue on pensions with government interventions.

CHALLENGES OF THE SOCIAL SECURITY SYSTEM - FUTURE PERSPECTIVES

The problems the Greek social security system encounters are identical to the problems faced by the social security systems of member-states in the European area.

The policies planned and implemented aim at overcoming the demographic problem, the unemployment problem and the inherent problem of the big number of social security organisations or their fragmentation, i.e. being numerous and governed by a complex legislation. Therefore, adequacy, sustainability and upgrading of the pension system become great challenges. Any intervention should rise to the level of seriousness of these challenges in order to tackle them with determination and planning.

OPERATIONAL IMPROVEMENTS IN THE SOCIAL SECURITY SYSTEM

In the last three years, some effort has been made in IKA -the biggest social security organization in the country- for the operational modernization and the computerization of the social security system, which shows that the fund is ready to adapt to the new circumstances. It is now possible to use the new information and communication technologies to improve the efficacy of the administration of the insurance funds (electronic administration), and

especially that of IKA-ETAM, to secure the insured persons' and employers' rights –through standardization of the procedures, transparency and access to information- as well as to offer citizens upgraded quality services.

More specifically, after the repeal of stamps and their replacement with the Analytical Periodic Report (APD), according to L 2972/01, a single new and modern system was introduced for the collection of contributions and the updating of the background and history of insured persons, which can also be the base for similar applications in other funds in a standardized way. APDs are submitted by the employers mainly through the internet, they are processed by a computer system through a series of controls and, in this way, the employer's contribution is decided and the insurance history of the insured person is updated.

The new system was implemented on 01.01.02 and has had, among others, the following benefits: it decreased the trouble for the employers to buy and stamp the stamps, put an end to multiple insurance booklets, brought transparency to the way employers and insured persons do business with IKA-ETAM by resolving any doubts, introduced information procedures for the employers on their mistakes when completing the APD and allowed a regular electronic updating of the insured persons insurance history. In fact, with articles 9, 10 of L 3232/04 the system of the Analytical Periodic Report of IKA-ETAM is simplified and several matters concerning the registration of the newly employed are settled.

Since the second half of 2004, with the development of the “information society” and the introduction of the Integrated Information System (OPS-IKA), IKA-ETAM's operation has improved and has been rationalized. After its pilot operation in three Branches, it is now at the stage of further application in 75 Branches, with the final aim of its application in all 163 Branches. This was one of the most complicated IT projects in the public sector, because of the wide, complex operations it covers and the huge amount of data it manages.

OPS-IKA covers the operations of almost every operational field that is managed by the Branches (insurance records, pensions, social contributions, cash and pecuniary benefits, health and financial management), as well as some specific central operations (auxiliary management accountancy, contract management, warehouse management etc.).

With the introduction and productive operation of OPS-IKA, it is estimated that, until 2008 the following things will have been achieved:

- i. Improvement of the economic fundamentals through control of expenses, income increase and overall improvement of resource management.
- ii. Automation of long, time-consuming, repetitive procedures carried out in the Branches that will result to an increase in productivity.
- iii. Improvement of the quality of information for the persons involved and speeding up of the services.
- iv. Standardization and simplification of the operations and the interaction with the citizens.
- v. Creation of processed, multi-faceted information, which is necessary for the financial planning of the Fund and the decision making for an efficient and friendly operation for the benefit of the citizens.
- vi. Finally, the National General Record of all the Insured Persons and Pensioners of Greece and the National General Record of Employers, enacted by L 2084/92, are in the process of implementation. The creation of the National General Record is supported by the Information System AMKA-EMAES, through which GSSS (General Secretariat of Social Security) is able to grant one single and permanent Social Security Registration Number (AMKA) to all insured persons and pensioners in the country, whether they are Greek citizens or not.

After the completion of these works, the foundations will have been already placed to:

- i. Improve the quality of social security services for all the citizens and accelerate services in all interactions with the other social security organisations (e.g. quicker issuance of decisions over pensions, elimination of double registration in the record of the same fund under a different registration number).
- ii. Secure the basis for the interoperability of the information systems of social security organisations.

- iii. Provide valid and reliable statistical and demographic data to the decision making centers (political leadership, GSSS, social security organisation managers).
- iv. Provide information to the Community partners on all employees moving across the E.U. member states.
- v. Clear the records of the main insurance funds and keep from now on the Single Record.

As for the information of insured persons on social security matters, GSSS and most of the social security organisations have already started using the internet, to serve the citizens, by disseminating information concerning their operations. Particularly, in their web pages, the citizens can:

- i. Acquire information about the social security framework in force (institutional and regulatory) that applies to them, the benefits offered to the insured persons and the supporting documents needed in each case, the provisions that apply in order to qualify for a right to pension, the social security classes and the amount of social contributions to be paid.
- ii. Acquire more general information on the financial state of the social security organisations, the relevant demographic numbers (directly and indirectly insured persons, pensioners etc.). At the same time, addition of new data is already in process (e.g. data on the movable and immovable property of the social security organisations).
- iii. Print and complete the documents needed for their interaction with the social security authorities.
- iv. Calculate automatically the amount of the pension they are going to get, with the help of a software, very friendly to users (provided already by IKA-ETAM (Greek Fund for Craftsmen and Small Traders) by TEVE -OAEE (Social Security fund for the Self-Employed) and by TSMEDE (Engineers and Public Constructors Pension Fund)
- v. Acquire information on the issuance of a decision over their pension based on their Identity Card Number (provided already by IKAETAM, TEVE (OAEE) and TSMEDE).

PART I: THE GREEK SYSTEM OF SOCIAL INSURANCE

It is fact that our social security system faces a lot of problems. This opinion is acceptable not only from the wide public but also from the state and each government. It is supported that our social security system is found in the limits of bankruptcy, that it constitutes the basic factor of the increase of budgetary deficit, that it contributes in the increase of social insecurity and

that his current situation mortgages the future of each current worker and undermines every effort for competitiveness, growth and social cohesion.

Asked is obvious: the guarantee of viability of system and the evasion of unbearable budgetary tax that will deprive precious resources from other sectors (education, culture, etc.)

The reasons of problem or differently the crisis that it faces for many years the Greek system of social insurance are many:

- ✓ The abundance of social security institutions, fact that involves a lot of problems in its operation;
- ✓ The increased administrative and functional expenses;
- ✓ The incomplete control and monitoring from the State;
- ✓ The tax evader. The tax evader in Greece is ten times greater of the European mean;
- ✓ The diachronic mismanagement of Funds of social insurance and the inefficient exploitation of their personal and real estate;
- ✓ The inconsistency of state as for his enacted obligations;
- ✓ The successive exemptions of many enterprises from the payment of contributions;
- ✓ The non-claimed or non-insured work;
- ✓ The flexible forms of employment that deprive from the system precious resources;
- ✓ The demographic imbalance.

Thus it must be created a rational, socially fair and viable system of social insurance that will support into practice the substance of its public, catholic, obligatory and redistributive character. The needs of social insurance should be faced synthetically, as a fundamental developing subject. According to a research, the current cost of pensions constitutes the 12,5% of GNP, while in 30 years it constitutes upon the 24%. The system cannot be neither static neither dogmatic and it should it takes into consideration the increase of expectant life, the big technological change, the immigration, the globalisation and the macroeconomic repercussions of social insurance.

There is no more time for the reform and the uplift of social insurance system. It needs action that requires apart from dialogue, knowledge, effective flexibility, social sensitivity and long-term planning. And this is always asked.

CHAPTER I: THE CONCEPT AND THE HISTORY OF SOCIAL SECURITY IN GREECE

1. Concept of social security

The Greek social security system is a rather complex model of social protection that is promoted through the application of three different techniques: social insurance for persons within the labour market, social assistance for needy uninsured persons and a national health scheme for all persons living in the Greek territory. As far as its administrative structure is concerned, the social insurance system is regulated and supervised by the Ministry of Labour and Social Insurance, while health care and welfare policies are monitored by the Ministry of Health and Social Assistance.

The social insurance system is the basic cornerstone of the domestic social security model. Its function, as has been developed since the 1950s, aims at covering social risks of workers and employees through the provision of cash benefits and services, which address problems related to the reduction or loss of income gained through employment. The system is based on three insurance pillars.

- The first pillar corresponds to the public schemes of compulsory main and supplementary insurance, which function through legal entities supervised by different ministries.
- The second and the third pillar have not been yet developed equally with the first pillar. Recently, the Government adopted legislative measures to introduce occupational funds with the aim to extend the protection of insured persons and to strengthen the adequacy of insurance benefits; these funds will form the second pillar in Greece.

The Greek health care system can today be characterised as a mixed system: the health care branches of the various social insurance funds co-exist with the national health system. The national health system was established by law in 1983, designed to guarantee free health care for all

residents of Greece. Although from a legal point of view the national health system constitutes the cornerstone of health care protection, this harmonising concept suffered serious drawbacks due to the parallel functioning of the health care branches of the various social insurance schemes. Policy makers are discussing seriously since 1996 the possibility to integrate the health care branches of the various social insurances schemes into the general framework of the national health care system.

The national health system covers the entire Greek population, without any special entitlement condition, regardless of professional category or region. Health care services are also provided to E.U. and non-E.U. citizens on the basis of multilateral or bilateral agreements.

Within the national health system context, primary health care services are provided through rural health centres and provincial surgeries in rural areas, the outpatient departments of regional and district hospitals, the polyclinics of the social insurance institutions and specialist in urban areas. Secondary care is provided by public hospitals, private for-profit hospitals and clinics or hospitals owned by social insurance funds.

The current system provides cash benefits, benefits in kind and personal social services through decentralised legal bodies supervised by the Ministry of Health and Social Assistance.

Personal social services include institutional and domiciliary care. Institutional-type services are mainly provided by centres for disabled and elderly persons. Open care services are provided by rehabilitation centres for disabled and the Centres for the Protection of the Elderly. These centres function at the local level aiming at preventing biological, psychological and social problems of the elderly; coordinating the cooperation of competent institutions and the public sector in dealing with the problems of the elderly and researching relevant matters. Their services include entertainment (excursions, summer camps, further education); instructions for medical and pharmaceutical care; social work; physiotherapy; ergotherapy and help at home.

Moreover domiciliary care services were introduced since 1996 through the 'Help at Home' programme. This is a programme aimed at providing first-rate medical care at home and is applied in cooperation with the local authorities

and Centres for the Protection of the Elderly. The programme helps persons and their families, regardless of age and financial status, to cope with their particular problems without having to leave their house and neighbourhood.

Apart from direct cash allowances and personal social services, benefits for needy persons in Greece include favourable tax treatment and tax credits. Relevant benefits were introduced through the design of the first National Action Plan on Social Inclusion (submitted in July 2001 to the European Commission), aiming, among others, at the coverage of poor persons in rural areas (they receive a lump-sum allowance equal to 293 Euros per year, under the condition that their annual family income does not exceed 2.200 Euros) and the tax treatment of households with children below 16 (they receive marginal tax credits, under the condition that their annual income does not exceed 2.990 Euros).

2. The historical evolution of the social insurance system within the broader framework of the Greek social security model

Social insurance was for the very first time regulated in 1836, when the social Insurance Fund for Seafarers was established. The first substantive legislation for the cover of private employees and workers was introduced in 1922 (Law No. 2868/1922 "Compulsory insurance for workers and private employees"). This specific statute forms the cornerstone for the development of sectoral, occupational based, social insurance funds through the 1920s and 1930s.

The main legal instrument for the broader coverage of the population was adopted in 1934 as the Law No. 6298/1934. During the same period first pillar insurance funds for self-employed were established. Private employees were covered in 1935 by a single compulsory social insurance scheme, administered by IKA (Social Insurance Institute), a legal body of public law, regulated by Law No. 1846/1951, as amended. Farmers were covered in 1961 through a compulsory scheme funded out by general taxation.

During the 1990s policy makers promoted seriously the reform of the domestic social insurance system. The reform was a hot issue in the political agenda, leading to strong reactions by trade unions and pensioners' associations towards measures introduced by the conservative government in 1992. The socialist government, in power since 1993, decided to adopt important

amendments to the first pillar schemes and introduce second pillar (occupational based) schemes, with the view to address funding problems and to restore the adequacy of pension and health care funds.

The reform of the social insurance system falls among the main objectives of a broader process to modernise the domestic social security model. It is combined with significant amendments in the field of health care and welfare, oriented to the decentralisation of the National Health System and the introduction of a concerted National Social Care System.

a) The reform process in the field of health care was introduced in the late 1990s through the adoption of the Law No. 2519/1997 "Development of the National Health System and Organisation of Health Care Services", and extended during this decade through the adoption of the Law No. 2889/2001 "Improvement of the National Health System" and the Law No. 2955/2001 "Supplies for Hospitals and other Health Care Units of the Regional Health Care Systems". The Law No. 2889/2001 introduced innovative issues in the administrative organisation of the Health Care System, given that new administrative, decentralised units were established, the Regional Health Care Systems. These units function as legal bodies of public law that supervise all public hospitals and public providers of care in their own region. Their development stems partially from new managerial ideas about how to organise health services in order to make them more efficient, customer focused and oriented towards continuous improvement in the service delivery.

b) Since 1998 a National Social Care Scheme was introduced. Its development corresponds to a long-standing process to establish welfare mix principles within the function of the public assistance system, strongly promoted through the cooperation and coordination between state agencies, private enterprises and voluntary associations. The new scheme is administered by the Ministry of Health and Social Assistance committed to the coverage of the most representative target groups in Greece: children, families, elderly, persons with special needs and socially excluded groups.

According to the new regulations (Law No. 2646/1998), social care services are provided by public institutions and accredited voluntary or non-for-profit associations, which should be registered in a specific census. Public institutions

function at decentralized level, supervised by the central Social Welfare Secretariat in the Ministry of Health and Social Assistance.

The substantive and administrative reform of the social insurance system, one of the basic instruments within the Greek social protection model, is promoted effectively during the last years. Taking seriously into account the results of previous consultations with the social partners, the Greek Government achieved to address main problems of the existing system through the adoption of Law No. 3029, which passed before the Hellenic Parliament in June 2002. The new statute introduced certain principles on the modernization of the domestic social insurance schemes:

- guaranteeing the public and re-distributive role of first pillar schemes;
- promoting the development of occupational pension funds;
- strengthening the tripartite funding mode for first pillar main and supplementary schemes;
- Guaranteeing adequacy and viability of pensions.

In order to strengthen reform principles the Government elaborates new policies adapted to the basic dimensions of the European Social Model in the field of pensions. Relevant policies focus on:

- a mixed balance between social solidarity and contributive mechanisms;
- a supplementary level of social protection through the introduction of pure second pillar occupational funds;
- An organizational and administrative modernization of first pillar schemes.

CHAPTER II: THE LEGAL FRAMEWORK OF SOCIAL INSURANCE POLICIES

1. Sources of social insurance law

Relevant sources within the national legal order include constitutional principles on social rights, legislation and administrative acts that enforce constitutional norms, general unwritten principles of law, ethics and collective

labour agreements. These sources form the national social insurance law framework and should be combined with international norms and standards that correspond to the International and European Social Security legal framework. Greece has incorporated in the domestic legal order the most important international coordination mechanisms, while fully respects the *acquis communautaire* in the social security field (the relevant body of E.U. legislation accumulated and revised since the Treaty of Rome) as a member of the European Union.

Jurisprudence does not constitute a source of social security law. Nevertheless case law may play an important role in practice. For instance, if the highest judiciary overrules a precedent in a concrete case, the relevant social insurance institution will have to re-examine every case that has a strong connection with the change of the jurisprudence.

1.1. The constitutional principles

The common basis of all social security schemes is embodied in the Constitution of 1975, as amended in 1986 and 2001, which includes the highest norms in the hierarchy of rules of law. Although the constitution itself does not mention the concept "social security", two provisions in the revised text are particularly relevant for the recognition of the fundamental right to social security:

Section 21

(1) *"The family, as the basis for the preservation and progress of the nation, as well as marriage, mother and childhood are under the protection of the State.*

(2) *Large families, war invalids and invalids of peacetime, victims of war, war widows and orphans, as well as the incurable physically and mentally sick, are entitled to special State care.*

(3) *The State will care for the health of citizens and will adopt special measures for the protection of young people, the elderly, invalids, as well as for assistance to the needy.*

(4) *For those without any or with insufficient accommodation, housing is subject to special State care.*

(5) *The design and the implementation of demographic policies fall among the responsibilities of the State.*

(6) *Persons with special needs are entitled to take advantage of measures, which guarantee their personal autonomy, employment inclusion and participation in the social, economical and political framework of the country”.*

Section 22

(1) *“Employment is a right and is placed under the protection of the State which watches over the creation of conditions for full-time employment for all citizens, as well as over the moral and material progress of the active, agricultural and urban population.*

All people in employment are entitled to equal remuneration for equivalent work, without distinction on grounds of sex or any other grounds.”

(5) *“The State will care for the social insurance of the working people, as specified by law”.*

Section 21 concerns health care and welfare rights while Section 22 par. 5 forms the legal foundation for the guarantee of social insurance rights to all workers and employees in Greece. This guarantee is extended according to the general principle of the “Social State of Law” that was introduced during the Constitutional revision of 2001. This clause is to be found in Section 25 (1), which states that:

“Human rights of individuals and members of the societal context as well as the principle of the ‘Social State of Law’ are guaranteed by the State. All public institutions are obliged to guarantee their effective implementation”.

It is difficult to determine the legal effect of these social fundamental rights in a general manner, be it that there is a strong tendency to deny them enforceability and to require the interposition of the legislator. Both in legal doctrine and in case law the legislator is given a wide discretion with regard to the concrete implementation of social rights. It should also be pointed out that in Greek law no legal remedy by which the legislator can be forced to act exists.

1.2. The statutes and the administrative acts

In the Greek context, the term statute must be understood as referring to acts that stem from the plenum of the Parliament or departments thereof, as well as the legislative texts issued by the government or, under certain conditions, by the President of the Republic. Statutes dealing with pension issues are discussed by the plenum on a proposal by competent ministries, followed by an opinion of the Chamber of the State.

The main social insurance legislation is to be found in the acts that regulate main and supplementary schemes as well as in the new provisions on the modernisation of the system adopted during the 1990s and finalised by the issue of the Law No. 3029/2002. There is no codification of the existing legal norms. Nevertheless, the Ministry of Labour and Social Insurance will soon promote a codification process with the view to simplify administrative procedures and to strengthen the access of citizens to social insurance funds. The legislator has delegated certain legislative powers to the executive, which may be entrusted to give further rules concerning specific parts of social insurance law. Such delegated legislation may take the shape of a decision of the President (the so called Presidential Decree), a ministerial decision or a decision of the social insurance administration. In the case of delegation to an administrative body, the previous approval of the competent Minister or of a supervisor body is often required. Delegation is often used as a technique. The complexity of the social security schemes obliges the legislator to delegate extended powers to administrative bodies for the direct regulation of detailed subjects.

The large number of first tier social insurance schemes and the pluriformity of supplementary funds and mutual aid societies are responsible for the fact that social security law has been laid down in hundreds of legislative texts. A degree of harmonisation is urgently required and indeed efforts to this effect are currently being undertaken, namely the introduction of general statutes in 1992, 1998, 1999 and 2002 that deal with the unification of affiliation rules as well as entitlement conditions to receive benefits between different first tier schemes. Already at this stage the legislative framework of the *Social Insurance Institute* Scheme serves as a model for the other social insurance schemes. All employees who are not affiliated to another social insurance scheme are affiliated to *Social Insurance Institute*, and the minimum benefit

level under the *Social Insurance Institute* scheme is also applicable for other social security schemes. Hence it is obvious that interested persons in the Greek case should pay attention mainly to the employee insurance scheme as administered by the *Social Insurance Institute*.

1.3. General social insurance principles

The Greek legal system recognises general principles of law, considered as unwritten fundamental rules, justified by rational thinking and deduced from the meaning or the scope of the existing written law. In the field of social security law, principles such as the principle of social solidarity and the principle of the favour to the insured persons are regarded as autonomous sources. Relevant principles, as deduced by domestic case law, include, among others, the principles of proper administration, of equal treatment, of legal security and of trust.

1.4. Collective labour agreements

Collective labour agreements, the main mechanism to address conflicts in the current system of industrial relations in Greece, may be applied as sources of social insurance law on the condition that they include provisions not related to the regulation of pension issues. In 1955 the Greek legislator prohibited the establishment of social insurance rules through collective labour agreements, in order to guarantee the public character of social insurance. Nonetheless social partners introduced social insurance relevant provisions through collective labour agreements; mostly this was favourable to the social insured persons. Since 1990 legislation was changed and social insurance issues could be dealt with in collective labour agreements be it under two conditions:

- a) The provisions do not deal with pensions (neither compulsory nor voluntary pensions);
- b) The provisions do neither violate the constitutional order nor the policies of the public social insurance institutions.

The powers of social partners to adopt measures in the social insurance field were strongly extended during the major reform of 2002. According to the

new provisions included in the Law No. 3029/2002, social partners are now on entitled to create second pillar occupational funds.

1.5. International social security law instruments

The national social insurance legal framework is adapted to the norms and standards of international and European social security law. The implementation of international provisions addresses issues related to the social insurance cover of migrants, both nationals and foreigners. Relevant provisions are to be found in bilateral Conventions and multilateral Treaties and Conventions.

- a) Greece has signed and applies bilateral social insurance Conventions and Agreements with many European and other countries. The main objective here is to promote international coordination of social security through specific principles, as the guarantee of equality of treatment
- b) Greece has signed and ratified a large number of multilateral Treaties and Conventions adopted by U.N., the Council of Europe and the International Labour Organisation. These instruments complete the process of international coordination in the social security field, given that they extend the principle of equal treatment of nationals and foreigners to nationals of all countries that have ratified them. After their ratification by the Greek Parliament, international instruments form part of the national legal order and prevail over any contrary domestic norm.

1.6. European Union Law

Greece, as member of the European Union since 1981, applies all secondary EU law instruments in the field of social security. Binding mechanisms of EU law have been incorporated into the domestic legal order and prevail over any contrary national legislation.

E.U. legislation in the social security field covers the coordination of national social security schemes, the application of the equal treatment principle in statutory and occupational social security schemes and the protection of rights of migrant members of supplementary pensions schemes.

2. New legislation in the social insurance field

New legislation in the social insurance field was introduced during the 1990s and in the beginning of 2000s. The main objective here was to modify the existing legal framework and to establish effective norms that may address three major issues: negative demographic trends of the Greek population, funding problems and administrative complexity due to the majority of main and supplementary insurance schemes. Legislative interventions should be discussed according to three different phases:

- a. The first period (1990-1992) is characterised by the adoption of policies oriented to cover financial deficits through increase of revenues and decrease of social insurance benefits. The Conservative Party in power promoted rather strict measures in order to restore the financial viability of benefits. A new law was adopted (Law No. 2084/1992), which introduced different treatment between two categories of insured persons. Those affiliated till 31.12.1992 in any first pillar insurance scheme will be treated according to the then existing framework, while those insured for the very first time since 1.1.1993 will enter a rather different legal framework (with strict entitlement conditions to receive benefits and discriminatory calculation methods for the amount of benefits).
- b. The second period (1993-1999) is characterised by the administrative reorganisation of insurance schemes and the introduction of social dialogue principles on the broader reform of the domestic social security system. During this period rather important measures were taken by the Socialist Government:
 - establishment of new regulations and techniques for the cover of farmers, that promote contributory principles and guarantee the State participation in the funding of the scheme;
 - merging of main insurance funds for self-employed;
 - merging of supplementary insurance funds for civil servants;
 - introduction of control and monitoring mechanisms for the payment of social insurance contributions;

- Introduction of supplementary benefits for low-income pensioners through means- tested supplements to pensions (the so called Social Solidarity Allowance for Pensioners).
- c. The third period (2000-2002) corresponds to the implementation of major amendments, as promoted during two consecutive phases:
- The first phase (May 2000 – May 2001) focused on the financial sustainability of insurance funds. The Ministry of Labour and Social Insurance issued a draft reform plan under the title “The proposed reform of the Greek social insurance system” in April 2001, which was submitted for further discussions between the Government and the social partners. This plan was finally not accepted given that included rather strict eligibility conditions for benefits, paying little emphasis to the social elements of the system.
 - The second phase (October 2001 – October 2002) focused on the social aspects of the reform. After effective consultation with the social partners during the first semester of 2002, the Ministry of Labour and Social Insurance and the Ministry of Economy and Finance submitted a draft Law on the reform of the system, which was passed before the Parliament in June 2002; the Law No. 3029/2002 “Reform of the Social Insurance System” forms now the cornerstone of a new strategy in Greece aiming at rebuilding and consolidating a feeling of trust in the system and in the future of pensions. This strategy will be promoted through ten key initiatives:
 1. Placing emphasis on pension adequacy, both in preventing poverty in old age, and in protecting the purchasing power of pensions. These actions are supported by upgrading direct services to the aged, such as the Help at Home Programme.
 2. Promoting uniform treatment for all and social justice, through curbing system fragmentation and eliminating discrimination against younger workers (who began work after 1.1.1993).
 3. Categorically securing the financial autonomy of Social Insurance Institute until 2030. This is attained by the creation of a reserve fund, whose function is to exploit the greater financial leeway during the current decade in order to guarantee the payment of pensions after 2015.

4. Creating a stable legislative framework, through the adoption of a definite stance on the major issues while leaving room for manoeuvre and flexibility on other issues.
5. Facilitating the introduction of new instruments that add credibility and flexibility to the system, such as occupational pensions.
6. Distinguishing auxiliary from primary pensions, through the creation of separate auxiliary Funds, which, with the passage of time, will tend to be transformed towards the direction of funding.
7. Achieving a satisfactory balance among the basic principles of social insurance through the process of social dialogue with the representatives of the two sides.
8. Releasing the Funds providing lump-sum separation payments from organisational restrictions of the Government sector.
9. Creating the potential for the voluntary pairing of auxiliary with occupational insurance.
10. Establishing the National Actuarial Authority, as an institution possessing credibility and commanding general acceptance, which will submit an annual report and will conduct special enquiries on specific issues, focusing in particular on matters regarding the financial standing and viability of all the social insurance organisations (Primary pension Funds, Auxiliary Pension Funds, Occupational Funds).

CHAPTER III: THE ADMINISTRATIVE ORGANISATION OF SOCIAL INSURANCE IN GREECE

Social insurance policies in Greece were developed in a piece-meal way through the establishment of main and supplementary funds for different socio-professional categories. There is no a single universal scheme for all active persons but different schemes according to the occupation of the relevant persons concerned.

The design of social insurance policies falls among the competencies of different ministries: the Ministry of Labour and Social Insurance, the Ministry of Health and Welfare, the Ministry of National Defence, the Ministry of Economy

and Finance and the Ministry of Marine. The Ministry of Labour and Social Insurance supervises the majority of existing schemes while other ministries are responsible for specific schemes.

Within the administrative framework of the Ministry of Labour and Social Insurance, relevant activities are carried out by the General Social Insurance Secretariat, which is responsible for promoting legislation and new policies in the social insurance field.

General Social Insurance Secretariat

The General Social Insurance Secretariat is governed in the Ministry of Labour and Social Insurance and today it oversees 172 Social Security Institutions, between which 24 of main insurance, which cover almost all of the population of Greece.

The General Social Insurance Secretariat is the mechanism of Public Administration that commands the governmental policy on subjects of Social Insurance and oversees the concretisation of legislation of social security from the Social Security Institutions. More specifically the work of General Social Insurance Secretariat is: The legislative regulation of frames upon subjects of Social Insurances and the operation of system of social security as well as the continuous reception of metres for his further improvement. The monitoring, the control and the co-ordination of all activities of Social Security Institutions, as in the Allowances, in the Financing, in the Sanitary Care, in the Administration, in the Computerization etc. the representation of Country in international Institutions and the collaboration with them, as well as with foreigner countries on subjects of Social Insurance. The all activity is carried out by 2 General Supervisions, 13 Supervisions, 39 Departments and 155 roughly permanent employees of various categories on 199 forecasted organic places. To date the course of Social Insurance is erased administratively with complete autonomy and independence and independent from the remaining sectors of Ministry in which occasionally it been governed. Its function is described in the Table 1 of the Annex.

There is also an advisory body, the Board of Experts on Employment and Social Security, created in 2000 to provide counselling and expertise on

employment and social security issues. This Board is supported by a Strategic Analysis Unit.

In 2002 there were as many as 170 social insurance institutions, each of them being more or less different from the others. The majority is supervised by the Ministry of Labour and Social Insurance; four other Ministries are involved in the monitoring of socio-professional based schemes, as shown in the Table 2 of the Annex.

The pluriformity of the existing schemes and the function of relevant insurance funds should be attributed to the adoption of socio-professional principles for the cover of persons active in the domestic labour market, as identified in the following table.

| Number of funds supervised by the Ministry of Labour and Social Insurance | Socio-professional categories |
|---|---|
| 22 | employees and workers under private law |
| 10 | employees in the banking sector |
| 12 | persons employed in public utilities |
| 6 | self-employed people |
| 11 | independent professionals |
| 6 | people employed in the press |
| 1 | farmers |
| 17 | civil servants |

As a rule, the social insurance institutions have their own legal personality and exercise public authority in the form of legal bodies under public law. In principle, each institution has its own administrative structure with its own administrative bodies. However, there are certain supplementary funds, which have been created by private initiative or have been qualified by the legislator as belonging to the private sphere of law.

Main decisions at the administrative level are taken by the managing boards of the funds. As early as 1946 it was determined that the boards of management of the administrative institutions must be composed of representatives of the State, of the insured population, of pensioners and of

employers. The members of the administration boards, as nominated by the representative organisations, are appointed by the competent minister. In the past, the Council of State (the highest administrative court in Greece) has ruled that the nominations by representative organisations are not binding to the competent minister but merely have an advisory character. However, since 1985 this situation seems to have been changed; an act of that year provides that the majority of members of the board of managers must consist of representatives of the insured population and of pensioners. As a result of the application of this new act, the competent minister is obliged to appoint the representatives, who have been chosen by the trade unions which represent both the insured population and pensioners.

The managing Boards are entitled to deal with the following issues:

- the determination of the budget of the social insurance institution;
- the proposal of internal administrative rules;
- the decision with regard to affiliation, contribution liability and benefit entitlement;
- Taking all sorts of other decisions.

Moreover, autonomy is reduced due to the fact that there are certain powers, which have been attributed to the State. Thus the State (the competent Minister) has substantive supervisory competencies, which, for example, result in the power to withhold approval of the budgets of the social insurance institutions and to check their accounts and book-keeping. Furthermore, for each important administrative decision the social security institutions require the approval of the competent minister: the administrative bodies must first receive ministerial approval before they can introduce qualitative or quantitative improvements of social insurance benefits.

Social insurance schemes in Greece follow the broadly accepted distinction between statutory social security schemes (first pillar) and occupational schemes (second pillar). There are also individual schemes (third pillar) that provide private oriented benefits.

1. Insurance funds for private employees and workers

Private employees and manual workers are affiliated to main and supplementary insurance funds, mutual aid societies and funds that provide

lump sum benefits. More than 50 relevant institutions operated in 2002; they function as legal entities administered by managing boards.

The majority of the employees are covered by a single insurance scheme. It includes first and second tier branches, which are administered by the Institute for Social Insurance (*I.K.A.*), a legal entity of public law supervised by the Ministry of Labour and Social Insurance. This public institution, established in 1951, covers the whole range of traditional social risks for the employees. *I.K.A.* is operationally divided into three main branches:

- a compulsory pension branch (old-age, invalidity and survivors' pensions);
- an auxiliary pension branch (*T.E.A.M.-I.K.A.*) to which all *I.K.A.*-insured persons are compulsorily affiliated; and
- A sickness insurance branch providing benefits in kind and in cash as well as maternity allowances.

Family and unemployment benefits for *I.K.A.*-insured people are however administered by *O.A.E.D.* (the Manpower Employment Organisation). This public law institution is also in charge of the provision of reservists' benefits.

Social benefits (in the form of housing subsidies and grants, tourism and entertainment) are provided to those insured with *I.K.A.* by other public institutions, namely the Organisation for Housing Benefits and the Workers Foundation, which are supervised by the Ministry of Labour and Social Insurance.

Employees not affiliated with *I.K.A.* are insured by other special main social insurance funds, which operate as legal entities of public law.

Supplementary cover is promoted through different bodies of public and private law that provide pensions as monthly benefits or lump sum allowances. The general supplementary branch is *T.E.A.M.-I.K.A.*, to which all *I.K.A.*-insured persons are compulsorily affiliated. This branch was established in 1979 and incorporated into the *I.K.A.* scheme in 1983.

2. Insurance funds for farmers

The insurance cover of farmers falls among the main policy priorities of the domestic social security model due to the development of agricultural economy in Greece and the contribution of farmers to the increase of national G.D.P.. Farmers are affiliated to O.G.A., the Organisation for Agricultural Insurance, a legal body of public law established in 1961, which provides coverage in case of sickness and maternity, invalidity, old age and death. The O.G.A. is also administering the assistance scheme for uninsured people older than 65 years of age without sufficient subsistence means.

The term farmer is understood to refer to each person who personally carries out an agricultural activity as his main profession. Agricultural activity means an activity in farming, cattle raising or forestry. Also here the scheme is extended to some additional groups of persons, i.e.:

- self-employed people and craftsmen working in villages of less than 2.000 inhabitants;
- employees of all categories living in areas or communities with a population of up to 5,000 persons on the condition that these are not affiliated to any other social insurance institution;
- fishermen, if they are not affiliated to any other social insurance institution;
- Greek priests and nuns working in the agricultural sector.

If the agricultural production of an O.G.A. insured person is destroyed by hail, frost, flooding, drought or a storm, benefit may be payable on grounds of the insurance scheme for the loss of agricultural production. Relevant benefits are paid by E.L.G.A., a legal body entrusted with the coverage of agricultural production.

3. Insurance funds for self-employed and independent professionals

Self-employed and independent professionals are covered by eight main social insurance funds and more than fifty supplementary funds and mutual aid societies.

The main first pillar fund for self-employed small entrepreneurs and traders is O.A.E.E. – Organization for the Insurance of Liberal Professionals, established during the 1999 reform. Previously, relevant categories were affiliated to three first tier funds: TAE (Storekeepers' Insurance Fund), TEBE (Fund for Craftsmen and Small Entrepreneurs) and TSA (Fund for Motorists). These funds have been merged into the OAEE Fund, a legal body of public law supervised by the Ministry of Labour and Social Insurance, which covers the risks of sickness and maternity, invalidity, old age and death. It should be pointed out here that these groups do not enjoy any supplementary coverage.

Independent professionals are covered through three main social insurance funds (the effective legal exercise of the profession constitutes the main affiliation condition), which function as legal entities of public law:

- legal professionals are affiliated to the Fund for Legal Professionals (Tameio Nomikon);
- doctors, dentists and pharmacists are affiliated to the Fund for Health Professionals (TSAY);
- Civil engineers, electrical and mechanical engineers are affiliated to the Pension Fund of TSMEDE.

4. Insurance funds for civil servants

Civil servants are covered by main and supplementary schemes, supervised by the Ministry of Labour and Social Insurance, the Ministry of Defence and the Ministry of Economy and Finance. The main insurance scheme is administered by the state, which provides benefits through the central public budget. Supplementary schemes are administered by autonomous funds and mutual aid societies; they provide supplementary pensions lump sum benefits to the insured concerned.

The state budget provides first tier insurance benefits for all risks except unemployment. Insured persons pay contributions since 1993. As far as auxiliary insurance is concerned, there is a unification process at the administrative level, mainly promoted during the 1999 reform, which unified the 12 supplementary funds for civil servants in a single general supplementary fund. The new fund (TEADY- Supplementary Fund for Civil

Servants) is a legal entity of public law that provides supplementary pensions in civil servants of the central administration, legal bodies of public law, prefectures and local communities.

CHAPTER IV: EMPLOYED PERSONS INSURANCE SCHEMES

1. Personal scope of application

There is no general social insurance system covering all active persons in the case of the occurrence of any of the traditional social risks. Each first tier fund applies its own affiliation conditions. A common general characteristic is that, in order to be affiliated to a scheme, a person must be engaged in employment. It depends upon the character of the specific employment (sometimes also upon the region) to which social insurance institution a person belongs. Not only people who are actually in employment are insured, but sometimes also the spouse, the children, the brothers or sisters, or even the grandchildren. The actual scope of the group of insured people varies from scheme to scheme.

Manual workers and private employees are affiliated to the *I.K.A.* The affiliation conditions for the *I.K.A.* apply for the whole nation; if a person satisfies the affiliation conditions, he is insured with the *I.K.A.* wherever he works in Greece (or sometimes even outside the country). A worker is affiliated to the *I.K.A.* scheme unless he is covered by another insurance scheme for employees. Such special social insurance schemes exist, for example, for employees in the banking sector and for employees of state companies. The main condition for affiliation to the *I.K.A.* is that one carries out professional employment in a subordinate relationship. Thus it is essential that employment is carried out professionally, that it constitutes the main profession of the person concerned and that wages are being paid. Apart from the employee strict sense, there are also a number of categories of people who are treated as such, i.e.:

- people who do not carry out employment as recognized under labour law, for example state accountants;

- people whose employment is not really subordinate, such as those without a regular employer or persons without a fixed place of employment; such as newspaper sellers and writers;
- unpaid workers, for example apprentices;
- people whose employment is not a main profession (e.g. members of administrative boards);
- managers.

Not covered under I.K.A. while fulfilling the conditions are some limited categories, such as extraordinary civil servants, prefects, and persons with a foreign nationality who carry out only temporary employment.

2. Types of insurance forms

The domestic social insurance schemes for employees and manual workers distinguish between different types of insurance periods.

- a) The most usual form of a permanent legal relation between an insured person and the relevant fund is the *compulsory social insurance period*. Only the state or legal persons under public law can be institutions of compulsory insurance. Other forms of social insurance are the formal insurance and the voluntary insurance.
- b) *Formal insurance* refers to the period in which a person contributes to a social insurance scheme, for a reasonable time and in good faith, without actually fulfilling all the legal conditions to affiliate to the concerned institution. Although the legal conditions were not met, the social insurance institution, which accepted the contributions under those circumstances must accept the contributor as a member.
- c) *Voluntary insurance* is related to three different forms. In the strict sense of the term, voluntary insurance is mainly created for Greek nationals living abroad. A second form is the voluntary continuation of an interrupted compulsory insurance period. The third form is the additional voluntary insurance for which a special branch has been established within the I.K.A. In order to qualify for the second form of voluntary insurance the person who was insured with I.K.A. should request on termination of his employment to continue the insurance relation in the pension, sickness and auxiliary insurances; the voluntary

insurance period can however not be taken into account for the completion of the 10.500 working days required for entitlement to a full old-age pension.

3. Risks and benefits

3.1. Old age

Old age forms the main insurance risk in the light of funds used to guarantee the payment of pensions and the number of pensioners in Greece. The main benefits here (contributory pensions) are supplemented by auxiliary contributory pensions and means tested non contributory supplements, while there are minimum amounts of pensions that correspond to mixed social pensions.

3.2. Incapacity for work

Incapacity for work is regulated within the Greek social security system according to its effects to the insured people. In respect of social insurance schemes a distinction is made between sickness insurance and invalidity insurance.

As far as the IKA scheme is concerned, the sickness insurance branch covers medical care and the loss of income as a result of sickness and maternity. Invalidity is covered through the pensions branch; the benefits which are payable due to permanent incapacity to work often bear strong similarities to old age pensions.

3.3. Death

The death of an insured person gives rise to benefit for the survivors (the spouse and the dependent children). As far as the I.K.A. pension branch for survivors is concerned, a distinction should be made between persons insured before 1993 and those first affiliated after 1992.

3.4. Maternity

Cover in case of maternity concerns both insured women and non-working mothers, members of an insured person's household. Insured women are covered during and after pregnancy while non-working mothers are covered only during the confinement.

a) Insured women receive lump-sum benefits in case of maternity, in order to replace hospital and medical care. Those payments consist of 30 times the minimum wage for an unskilled worker.

They also receive sickness benefits on the condition that they have established a contribution record of 200 days in the two years preceding the expected day of birth.

b) Non-working mothers receive lump sum benefits that consist of 30 times the minimum wage for an unskilled worker.

Paid maternity leave after birth is increased since 2001 to nine weeks instead of eight (a total of 17 weeks including before and after birth leave), such as the maternity allowance.

3.5. Industrial accidents and occupational diseases

Industrial accidents and occupational diseases are covered through the provision of sickness benefits, invalidity and survivors' pensions.

a) Sickness benefits (cash allowances and benefits in kind) are provided during a period of six months, without any contribution requirements

b) Invalidity pensions are also paid without any contribution requirements. Here, the normal invalidity pension is payable

c) Survivors' pensions are paid in case of death of the insured person.

3.6. Family benefits

In Greece there is no uniform family benefits scheme. There are no family benefits in respect of the children of persons who carry out an intellectual profession, of traders, craftsmen or farmers.

Insured to the IKA scheme are covered through a special family benefits branch administered by OAED. Each employee with children under the age

of 18 years (22 years in cases of full-time education and without an age limit in respect of incapacitated children) is entitled to family benefits. The contribution requirement is that a record of at least 50 working days must have been established during the previous calendar year.

Family benefit consists of a flat-rate amount corresponding to four recognized earnings classes. Within each earnings class this amount differs depending on whether there are one, two, three, four or more children. If one of the parents is handicapped or has died and the widow is not entitled to invalidity or widows pension or when the spouse is doing his military service, the amount of family benefit is doubled, if there are one or two children and increased by 50% if there are more children.

The family benefits are paid annually in a lump sum between April and June; large families receive the benefit first.

The amount of family benefits is presented as follows:

| Number of children | Monthly amount | Annual amount |
|--------------------|----------------|---------------|
| 1 | 5,87 € | 70,44 € |
| 2 | 17,61 | 211,32 |
| 3 | 39,62 | 475,44 |
| 4 | 48,13 | 577,56 |
| 5 | 56,20 | 674,40 |
| 6 | 64,27 | 771,24 |
| 7 | 72,34 | 868,08 |
| 8 | 80,41 | 964,92 |
| 9 | 88,48 | 1061,76 |
| 10 | 96,55 | 1158,60 |

For every child over four, a monthly supplement of 8,07 Euros is paid.

The main scheme here is the scheme for mothers with three or more children, introduced in 1990 and revised in 1997 and 2002. It provides flat rate benefits to mothers without any means or income test. There are three different categories of benefits:

- women receive in the birth of their third child a monthly benefit of 117 Euros, payable till the child becomes 6 years old;
- women with the three and more children receive a monthly allowance of 29 Euros per child, payable till the children become 23 years old;
- Women with many children over the age of 23 years receive a life welfare benefit of 67 Euros.

3.7. Unemployment

Social insurance coverage due to unemployment is restricted to persons affiliated to the *I.K.A.* scheme. Eligible persons receive cash benefits and integration services from *O.A.E.D.* (the Manpower Employment Organisation), a legal body of public law supervised by the Ministry of Labour and Social Insurance, acting as the responsible agency for integration and passive employment measures within the Greek social policy context.

The main benefit is the ordinary unemployment benefit. In order to become entitled to this benefit under *O.A.E.D.*, an *I.K.A.*-insured person must satisfy the following conditions:

- to be capable for work;
- to be involuntarily unemployed;
- to be registered with the labour exchange;
- To establish a contribution record of 125 working days during a period of 14 months preceding the two months prior to the commencement of unemployment (in cases of first claims, proof must be given of at least 80 working days in each of the three years prior to the commencement of unemployment).

The unemployment benefit is paid at a reduced rate for three additional months if the unemployed person has established an over all contribution record of 4.050 working days. For unemployed persons aged 49 or more the

unemployment benefit is paid for 12 months if they show a contribution record of 210 working days over the last 14 months.

Those who are not eligible for unemployment may in certain extraordinary circumstances, nevertheless, receive benefit for a period of maximally 45 days. Examples of such circumstances are catastrophes, violent stoppages of work and long-term unemployment within certain professions. The decision to award benefit is taken by the Minister of Labour and Social Insurance. Equally, during Christmas or Easter special forms of assistance may be granted to the unemployed who are not entitled to unemployment benefit.

CHAPTER V: THE FINANCING OF SOCIAL INSURANCE

The funds required to cover the cost of social insurance branches in the Greek system are obtained in different ways according to the distinction between the statutory first pillar and the occupational second pillar. First pillar schemes are financed according to a tripartite model in case of private employees (employers contributions, employees contributions and state subsidies) and a bipartite model in case of self-employed, independent professionals, farmers and civil servants (insured persons contributions, states subsidies). Occupational schemes are financed by employers and employees contributions.

1. The statutory first pillar schemes

The various social insurance schemes are financed in a different way by contributions from employers and/or employees (or other insured people), from "social financing sources" (these are earmarked indirect taxes), from general or extraordinary state subsidies out of general taxation and from the proceeds of the exploitation of the capital owned by the social insurance institutions. Normally, the financing system is based upon the pay as you go principle.

Social insurance expenditures have been raised dramatically during the last three decades. Most funds are used in order to finance the payment of first pillar pensions, as shown in Table 4 of the Appendix.

1.1. Receipts from contributions

The administrative complexity due to the majority of statutory schemes is supplemented by a strong diversification of the financing structures within the various schemes. The contribution rates vary, depending, among others, upon the socio-professional category of the insured person concerned.

1.2. Government funds

The State itself also contributes towards the financing of the social insurance schemes by means of periodical (mostly annual) subsidies to the social insurance institutions. Thus the shortages of the I.K.A. or other statutory schemes are annually made up out of general taxation. In the last years the state subsidies have gradually increased. The State finances most of the expenditure of the social insurance schemes for civil servants and farmers.

The participation of the public budget on the funding of social insurance schemes is regulated by law during the 2002 reform, as a result of the social dialogue between government and social partners. Policy makers decided to include a new funding mode in the national strategy of pensions that shall restore stability and viability of social insurance benefits in the near future.

According to the new provisions, the State will contribute to the funding of the IKA scheme through an annual payment to IKA of a sum equal to 1% of GDP in order to build up a reserve fund. This contribution lasts between 2003 and 2032, aiming at guaranteeing adequate finance in future and thus ending the sense of insecurity felt by the insured.

1.3. Social taxes

The 'social financing sources' constitute a rather important source within the Greek social security context, particularly as far as self-employed and farmers' schemes are concerned. They were very much contested as they

usually favour the stronger schemes and the richer groups of social insured persons.

The proceeds from the 'social financing sources' do not benefit anymore certain social insurance schemes (of certain groups); they feed now a central 'solidarity account', established in 1992, which redistributes the money to the poorer social insurance schemes.

The use of indirect taxes as a means to finance social insurance schemes constitutes a hot issue during the overall reform of the national system. The government will revise the existing mode according to criteria that combine social solidarity objectives and the implementation of binding EU legislation, particularly EU directives on indirect taxes.

1.4. Property of insurance funds

The management of property of social insurance funds became a critical issue during recent debates on the reform of the system. As early in 1990s policy makers provided for mechanisms through which a more efficient and effective management would benefit insurance schemes.

The exploitation of the tangible and intangible assets (movable assets and real estate) of the insurance funds is to be facilitated as from the year 2001, when the insurance funds will be allowed to invest up to 23% of their assets in real estate, shares and other securities quoted on the stock exchange, as well as in mutual funds (compared with the current rate of 20% of their assets).

Management of property is subject to certain conditions. The administrative bodies of insurance funds are not free in the way they spend their reserve assets, although, the legal framework concerning the investment of the capital accumulated by the compulsory auxiliary funds has been simplified and made more flexible since the entry into force of Law No. 2042/1992. Previously, pension funds were obliged to deposit their surplus with the Bank of Greece, or alternatively an appointed Bank, which normally invested in state securities and, to a lesser extent, in shares and real estate.

Since 1992 pension funds can withhold every year up to 20 per cent of the accumulated capital from the amounts deposited with the Bank of Greece (or its appointed substitute) and can invest directly. Restrictions still exist because direct investment must respect prescribed maximum limits: not more

than 40% in real estate and the rest in bonds or shares of quoted enterprises. Separate legislation from 1990 has opened the door to the establishment of mutual funds to be managed by specialised investment companies. Pension funds are entitled to establish, independently or jointly with another fund, an investment management company (A.E.D.A.K.).

The first mutual fund was established in 2002 by the IKA Fund with assets more than 300 million euros. The first investment management company was established in 2000 by three statutory funds (IKA, OGA, OAEE) and the National Bank of Greece; another company was established in 2001 by the main and supplementary funds of the Hellenic Telecommunications Company (OTE).

2. The funding of occupational schemes

The funding of pure occupational schemes, introduced for the very first time in 2002, is guaranteed by employers and employees contributions. Occupational funds that will provide pension benefits apply the funded system.

The resources of the funds constitute income from insured persons, employers, annuities, returns on capital and reserve funds and any other income which is generated by their activities. Funds are obliged to create special reserves, which are managed subject to the following conditions:

- maximum 10% of the technical reserves may be invested in land;
- maximum 70% of the technical reserves may be invested in shares and industries bonds;
- Maximum 20% of the technical reserves may be invested in debentures and bank deposits.

Managers are also entitled to invest maximum 5% of the technical reserves in securities or bonds issued by the founder company of the occupational fund.

3. Measures to monitor revenues and expenses

In order to address problems related to the adequacy and viability of benefits (particularly expenditures for pension benefits, which correspond to over 60% of the total social insurance budget – Table 5 of the Appendix), the Government has introduced since late 1990s specific measures. These

measures aim at monitoring the financial processes within the social insurance system and increasing revenues of relevant schemes (see Table 6 of the Appendix).

- a) The first measure, introduced in 1999, is the establishment of a Monitoring Committee charged with the exploitation of reserves and property of insurance funds. This Committee functions within the National Bank of Greece.
- b) The second measure, also introduced in 1999, is the creation of a specific agency within the administrative context of the General Secretariat of Social Insurance. This agency is charged with monitoring health care expenses and relevant benefits paid out by sickness branches of main and supplementary schemes supervised by the Ministry of Labour and Social Insurance.
- c) The third measure, also introduced in 1999, is the establishment of a new insurance fund entrusted with the administration of health care services for civil servants.
- d) The fourth measure, introduced in 1998, is the establishment of a Labour Inspectorate, an agency within the administrative context of the Ministry of Labour and Social Insurance. This agency is charged with monitoring the implementation of labour and social security legislation at local and region level, paying particular emphasis to the affiliation of persons to insurance funds and the regular payment of social insurance contributions both by employers and employees.
- e) The fifth measure, introduced in 2002, is the establishment of the National Actuarial Authority. This is an independent agency supervised directly by the Minister of Labour and Social Insurance.

CHAPTER VI: THE EVOLUTION OF THE GREEK SYSTEM AND THE NEW LEGISLATIVE REGULATIONS

Demographic developments in Greece are even less favourable than those elsewhere in Europe due to the relative longevity of the population. The

elderly dependency ratio (population over 65 divided by the population aged 15-64) is expected to increase from about 25% currently, to 40% in 2030 and to a peak of 55% in 2050. This development is largely pre-determined by past birth rates and could only be altered by further large immigration flows similar to the ones that occurred at the turn of this decade. However, several factors specific to Greece will add additional strain on the social security system. The system is still in the process of maturing, with replacement rates expected to increase as future pensioners become eligible for the full benefits of the system, especially those provided by supplementary funds and agricultural workers from their new primary pension fund. Further urbanisation will also put upward pressure, with a larger share of the labour force receiving more generous pensions than their farmer parents. The main factors that will affect the adequacy and the viability of the Greek system in the near future include:

a) Demographic changes and participation of elderly persons in the labour market. As the following table indicates, demographic data and projections are not satisfactory for the next five decades.

| Demographic data and projections | | | | | | |
|---|--------|--------|--------|--------|--------|--------|
| Eurostat 2000-2050 (thousands of persons) | | | | | | |
| | 2000 | 2010 | 2020 | 2030 | 2040 | 2050 |
| Population (thousands) | 10.543 | 10.768 | 10.806 | 10.710 | 10.562 | 10.231 |
| Persons per age group (thou.) | | | | | | |
| > 65 | 1.820 | 2.073 | 2.297 | 2.582 | 2.943 | 3.100 |
| > IKA limits | 2.143 | 2.391 | 2.654 | 2.980 | 3.336 | 3.410 |
| > 75 | 708 | 1.001 | 1.125 | 1.263 | 1.470 | 1.679 |
| 20 – 65 | 6.423 | 6.553 | 6.415 | 6.195 | 5.730 | 5.276 |
| < 20 | 2.300 | 2.143 | 2.094 | 1.933 | 1.889 | 1.855 |
| As % of overall population: | | | | | | |
| > 65 | 17,3% | 19,2% | 21,3% | 24,1% | 27,9% | 30,3% |
| > IKA limits | 20,3% | 22,2% | 24,6% | 27,8% | 31,6% | 33,3% |
| > 75 | 6,7% | 9,3% | 10,4% | 11,8% | 13,9% | 16,4% |

b) The increase in the number of pensioners, as shown in the Table 7 of the Appendix.

c) The balance of the economic dependency ratio, which relates the number of pensioners to the number of insured persons, as shown in the Table 8 of the Appendix.

d) The fulfillment of solidarity objectives within and between generations through static redistribution techniques (between rich and poor) and dynamic redistribution modes (between workers and pensioners).

e) The development of structural changes in the domestic labour market.

f) The regulation of incentives for early exit from the labour market as well as the restrictions of the employment of pensioners.

The Greek Government, taking into account the results of a long social dialogue consultation, adopted new strategic policies aiming at rebuilding confidence and trust of persons and main stakeholders in the social insurance system. New policies introduced by the Law No. 3029/2002 that marked the first phase of a broader reform process.

Moreover, the Greek Government includes new objectives within the national social security framework in the light of the European Strategy on Pensions. Following the call for the application of the open method of coordination to the domain of pensions policy (as endorsed in the European Council in Goteborg), the Ministry of Economy and Finance and the Ministry of Labour and Social Insurance submitted last September to the European Commission the first Greek Report on Pension Strategy. The Report focuses in turn on each of the eleven jointly agreed objectives on pensions policy, as defined in the Laeken European Council. It is divided into three chapters addressing Pension Adequacy, Economic Viability and Modernisation. Each of the objectives is analysed in terms of three phases: (a) the Current situation, (b) Challenges and future prospects, (c) Contribution and probable adjustments of the pension system – the policy implications for pensions.

The reform of the domestic social insurance system forms a prerequisite condition for the overall modernisation of the Greek social security model.

Politicians and policy makers agree on the three priorities of a relevant reform:

- a) The first priority concerns the adequacy of the insurance system to fulfil its social objectives (promoting inclusion of older people, maintaining standards of living for pensioners, strengthening solidarity within and between generations).
- b) The second priority is related to the viability of social insurance schemes through proper use of public finances.
- c) The third priority focuses on the administrative efficiency and transparency of the system.

These priorities are already promoted effectively through recent legislative measures, which inter alia include:

- maintaining the minimum amount of pensions;
- establishing instruments to monitor financial viability of insurance schemes;
- improving the administrative modernisation of first pillar schemes (certification and receipt of contributions, registers of individuals and companies, keeping of insurance accounts, issuing of pension awards, standardisation of procedures and streamlining of decision-taking, the speeding up of procedures);
- abolishing small Funds and incorporating them into larger units;
- promoting the participation of the social partners in the functions of the system (e.g. auxiliary insurance, Boards of Funds, asset management);
- Introducing for the very first time the second insurance pillar through the establishment of occupational funds.

THE NEW LEGISLATIVE REGULATIONS

“The social security reform is socially imposed. The reform should become now and not tomorrow. As long as they are late, so more painful they will be the changes”. This is the opinion which expressed from the Minister of Employment and Social Protection Fani Palli-Petralia during the presentation of the new bill which concerns the reform of the Greek Social Security System. The social security reform maintains, as constants of security system, its public,

redistributive and obligatory character. It does not alter the fundamental factors, as in general limits of age, the way of calculation of pensions and the contributions. It maintains also the guaranteeing role of state. The reform places a transient period in general until 2013, so that it decreases the suddenness of the insured people. It includes three fundamental axes of changes: a) Administrative reformation, b) Targeted interventions at the social security system, c) Incentives-Antincentives, d) Mother of underage children, e) Supplementary pensions, f) Day labors for health allowances, g) Institutional metres.

Analytically:

- a) Administrative reformation: The 170 social security institutions that exist today are decreased, with the method of unifications, in 13 institutions, from which the five are main insurance, the six of complementary insurance and the two of provision insurance. The 13 new social security institutions are: The Organisation of Social Insurance (IKA-ETAM), the (OAEE), the Organisation of Agricultural Insurance (OGA), the United Fund Independent Occupied (ETTA), the United Fund of Insurance of Personnel in the Means of Mass Informing (ETAP-MME), the United Fund of Complementary Insurance of Lessees (ETEAM), the Fund of Complementary Insurance of Private Sector (TEAIT), the Fund of Insurance of Employees of Banks and Enterprises of Common Utility (TAYTEKO), the fund of Complementary Insurance of Public Employees (TEADY), the Fund of Complementary Insurance and Provision Occupied in the Bodies of Safety (TEAPASA), the Fund of Provision of Private Sector (TAPIT), the Fund of Provision of Public Employees (TPDY) and the United Fund of Insurance of Bank employees (ETAT).
- b) Targeted interventions at the social security system: For the insured people of the Organisation of Social Insurance (IKA-ETAM) up to the 31/12/92, that are pensioned off with 35 years of service at their work and age over 58 years old, the limit increases to the 60th year of their age with the addition of one half-year period per time from 2013. For the insured people of the special Funds from the 1/1/1983, that are pensioned off with 35 years of service at their work and limit of age 58th, this increases in 60 years old with addition of one half-year period

per time from 2013. For the insured people in the Funds of Press from the 1/1/1983, that are pensioned off with 35 years of service at work, it is legislated as limit the 60th year of their age with addition of one half-year period per time from 2013. For the women that are insured in the Funds of Self-Employers and that are pensioned off with 35 years of service at their work and age over 58 years old, the limit increases to 60 years old with the addition of one half-year period per time from 2013. For the insured people of the Organisation of Social Insurance (IKA-ETAM) up to the 31/12/92, that are pensioned off with 10.500 revenue stamps, from which 7.500 in the [BAE], with limit of age the 55 years for complete and the 53 years for decreased pension, these increase in the 57 years for complete and in the 55 years for decreasing, with the addition of one half-year period per time from 2013. For the insured people in the all institutions, apart from Organisation of Agricultural Insurance, that are pensioned off with 37 years of service at their work or 11.100 revenue stamps independently the limit of their age, it is placed as limit the 58th year from 2013.

c) Incentives- Antincentives: It is legislated as motive the augmentation of 3,3% (for each year) in the pension for the insured people of the Organisation of Social Insurance (IKA-ETAM) up to the 31/12/92 for stay in the work for three years afterwards the completion 35 years of service at their work and the age of 60 years. For the insured people in the all Funds afterwards the 1/1/93 ,it is legislated the augmentation of 3,3% (for each year) in the pension for stay in the work for three years afterwards the completion 35 years of service at their work and the age of 65 years. From 1/1/2009 it is legislated as disincentive, the reduction of pension at 6, 5% annually for each year of early retirement.

d) Mother of underage children: From the 1/1/83, for insured women in funds of Self-Employment, in special funds and in funds of Press, the limit of age is increased from 50th to the 55th year with the addition of one year per year, with beginning in 2013. For up to 31/12/92 insured mothers of underage children in the Organisation of Social Insurance, the increase of limit of age in the 55th year begin from 2010. From

1/1/93, for insured mothers of underage children, the decreased limit of age of retirement is removed, with beginning in 2009. For mothers with three until five children insured afterwards the 1/1/93, the minimum limit of age of retirement is determined in the 55th year. In compensation for these metres, it is legislated for mothers increased authorisation of maternity and puerperium and fictitious time of insurance of five years.

- e) Supplementary pensions: The percentage of complete monthly pension that will be provided by the institutions of Supplementary Insurance in up to 31/12/92 insured people for time of insurance of 35 years will not exceed the 20% of total pensionable acceptances. Larger supplementary pension might be provided only if it is allowed by a relative analogical study of the particular Supplementary Fund. Larger amounts which are given will be readjusted inside an eight years period, with beginning the 1/1/2013, with annual reduction equal in amount.
- f) Day labors for health allowances: They are increased progressively, per ten day labors at year, the day labors that are required for the reception of health allowances in the Organisation of Social Insurance (IKA-ETAM). For the benefits in type the day labors are increased from 50 in 100, while for the building workers from 40 in 80. The allowances in money are increased from 100 in 120, while for the building workers from 80 in 100. The metre will begin to be applied from the 1/1/2009.
- g) Institutional metres: From the 1/6/2009 is legislated the Number of Registration of Social Insurance (AMKA), that it will be obligatory for each worker in all the transactions that they will have to do with employment and insurance. They are legislated also mixed groups of control so that it is checked the tax evader. The most important metre is the legislation of the Security Capital of Solidarity of Generations (AKAGE). The AKAGE will be financed with resources that result from the illegal detention of the 10% of all social resources, the 4% of annual income of the Tax of Value Added and the 10% of the nationalisations, which will remain "locked" up to 2019 aiming at the creation of reserve funds for the financing of branch of pension funds that oversees the

Ministry of Employment. Regarding the Fund of Press, are unified the TSPEATH, the TAISYT, the TATA and the TSEYP, that is to say the funds of journalists and personnel of newspapers, magazines and electronic means, technicians of Press and newsagents. For the foundation of this Fund, the bill removes the 10% of the amount that is paid in order to sign an ad, which the associations of branch consider as if employing contribution do not offend the EDOEAP and also leave the technicians of broadcasting corporation and television in the Organisation of Social Insurance (IKA-ETAM).

PART II: THE SOCIAL INSURANCE IN THE SOCIETY OF KNOWLEDGE

CHAPTER 7: IMPRESSION OF EXISTING SITUATION IN THE FIELD OF SOCIAL INSURANCE IN GREECE

1. Introduction

The synthesis of findings of analysis of existing situation will be completed in level of principles and per team of institutions as follows:

- Team A: Large institutions that have completed or have in development important actions of functional and technological modernization base of specific planning of improvement of effectiveness and quality of their provided services. In the frames of this actions it is expected to be upgraded considerably the technological infrastructures of institutions of team, through the import of whether a completed informational system, or interlinked on part of applications, etc. In this category are included institutions such as the organization of social insurance (IKA), the organization of agricultural insurance (ONP), the TSMEDE, the members of OAEE, the TAPOTE, etc.
- Team B: Institutions that have assigned the technological support of their main operational activities in the centre of computer of social services (KIYKY). With base the model of impression of computer support in "external collaborator", the technological modernization of the KIYKY, implies almost univocally the technological modernisation of the institutions of social insurance that belong in this team (at least regarding in the technological services of beneficiary citizens). In this category are included institutions such as TSA, TAE, TYDKY, TEAYFE, etc.
- Team C: Institutions that whether have developed and function autonomic ICT for the support of activities that have to do with the benefit of services of social insurance, or they have small, fragmentary and not standardised electronic data processing support. Many from these ICT have not suffered recently extensive technological upgrades, with consequence that they present important antiquity and incomplete support of main work of institutions of social insurance of this team. In this category are included institutions such as TAISYT, TAXY, TEAPEP, etc. Also in this category are classified also the

institutions of social insurance where they even use simple applications of office for the computer cover of their needs, without a specialised (supposing old) application.

2. Synthetic diagnosis of institutions of Team A

In this particular team of institutions are categorized the institutions of "1st speed", as for size, the growth of modern systems of functional modernisation and importation of ICT. The institutions of team A, regard on the main large institutions of social insurance of our country, while they assemble the bigger volume of insured people with percentage that exceeds up to the 85% of total amount.

The size of these institutions determines also their special weight as for their participation in the mapping out but also in the application of social policy in the insurance, in frames of also undertaking of initiatives in level of rearrangement of institutions, improvement in provided services and application of modern systems ICT. The majority of institutions of Team A, advance autonomously in the modernisation of their structures and their services, with the parallel growth, usually via realisation of competitions entrusting, modern systems of informational support of their processes.

In level of infrastructures of human potential is presented a combination of a large number of executive personnel and partial and/or progressive familiarization with the use and exploitation of the new informational systems via supporting educational action and training.

2.1. Strengths of Team A

1. LARGE NUMBER OF INSTITUTIONS BASE ON THE VOLUME OF INSURED PEOPLE

In any occasion, it represents the strongest point of Team A in regard to the total amount of other institutions of social insurance medium (Team B) or small (Team C) weightiness of the current system of social insurance in Greece. This number is the result of the smashing number of the insured people in these Funds, as a percentage of the total amount of the insured people all over Greece in all the institutions of social insurance.

2. FUNDAMENTAL POLE IN THE MAPPING OUT AND SPECIALISATION OF POLICY OF SOCIAL INSURANCE

The importance of these institutions, determines also their role in the mapping out and application of policy of social insurance, with the significance that these institutions often "show" the road in order to follow the remaining institutions of social insurance whether with collaboration or involuntarily because the consolidation of specific practices. Their important role springs, also, from the need of horizontal synergy and contacts of Funds between them. It deserves however to be marked that even in the frames of Team A, the institutions present differentiations as for the extraversion of capacity and participation in the mapping out and application of policy of Social Insurance. Thus, are observed differentiations in their rhythm of attendance in the technological and functional upgrade of Social Insurance in Greece. The Organisation of Social Insurance for example, has materialised with larger speed, programs of internal improvement, while other institutions are found today in the beginning of corresponding road.

3. PLANNING AND IMPEMENTATION OF MODERNIZATION PROJECTS, FUNCTIONAL REARRANGEMENT ANG GROWTH OF SYSTEMS

Another strong point of Team A constitutes the growth of modern methods that have impact not only in the rearrangement and modernisation of structures and services, but also in the exploitation of new technologies with the import of Completed Informational Systems (for example the Organisation of Social Insurance, the ONP, etc). This total effort is realised with different rhythms and choices. In each however case it is focused in the implementation of total strategic effort of digitalisation and simplification of provided services. Suggestively are reported institutions such as the Organisation of Social Insurance, the ONP, the TSAY, the TEADY, the TAP-OTE, and the TEVE which already have undertaken and/or materialised a row of studies in functional and technological replanning. At the same time, there are examples of institutions of team which follow the practice of project

entrusting (or departments of projects) in specialised companies of information technology applying the concept of outsourcing.

4. TENDENCY OF COMPLETED DIGITALISATION OF ACTIVITIES OF INSTITUTIONS

The majority of Institutions of Social Insurance of this team has undertaken an effort of digitalisation of activities via the growth of Completed Informative Systems. However, certain institutions (for example TEADY) are supported still in applications of KIYKY, while other institutions (for example the organisation of social insurance, the ONP and the TSMEDE) have autonomously developed and extend Completed Informational Systems for the total of their activities via entrusting projects for implementation in private companies of information technology.

5. PERMANENTLY STRENGTHENING EXTRAVERSION OF INSTITUTIONS

The extraversion of institutions of Team A is translated with their presence in the internet, with growth of web pages of disposal of informational material and in some cases with dynamic applications that permanently are extended. In combination with the implementation of telephone centres of communication (call centers) with ability for direct service of citizens, are developed already alternative and decentralised ways of benefit of services, directed in the friendliness to the owner and to the user of information.

6. SATISFACTORY ECONOMIC RESOURCES

From the economic elements that are included in the Social Budget of Year 2003 it results that the majority of Institution of Social Insurance of team disposes roughly balanced budget (in the total), with a portion of deficit or surplus budgets per sector. However, it deserves to be marked the escape of resources because of the weakness of completed control of tax evader. But in this case, there are made steps to the solution of proportional problems.

7. INTENSE REGIONAL DISSEMINATION

The institutions of Team A and more specifically the institutions of main insurance, present intense regional dissemination of their services agreed thus with the general tendency of decentralised allowance of services and regional growth directed in the best and more rapid service of citizen.

8. SUFFICIENT STAFFING OF HUMAN POTENTIAL

The existing situation in level of human potential and infrastructures constitutes an additional strong point of team, as the particular institutions, comparatively with the other institutions of social insurance, allocate important number of human potential. This personnel is primarily familiarized with the main operational work of institutions. Of course, it should not be considered as negligible, individual problems that result because of the large number of detachments of employees of Funds in other institutions.

9. HUMAN POTENTIAL THAT IS TRAINED IN ICT

Via the projects that have been undertaken in level of rearrangement and import of Completed Informational Systems, the personnel of institutions of Team A, is expected to present shortly satisfactory degree of familiarization and capability of use the new technologies in the daily operational operation of institutions. This familiarization is expected to be materialised in the frames of existing supporting efforts and actions of education and training in the new ICT.

10. EXPLICIT DETERMINATION OF RESPONSIBILITIES OF GENERAL MANAGEMENT/DEPARTMENTS

The responsibilities of General management and Departments of Institution of Social Insurance of team are determined by the corresponding legal frame and in their majority are characterized as explicit and precise. Moreover the larger institutions of team dispose "drivers of" operation of internal use but also extravert information. However, it should be marked that due to the size of institutions are often discovered coverings of responsibilities in many cases and in level of daily operation. These coverings are expected to be

regularized in the frames of programs of functional recomposition which are in development in the institutions of team.

2.2. Weaknesses of Team A

1. LACK OF UNIFIED STRATEGIC PLANNING IN LEVEL OF TEAM OF INSTITUTIONS OF SOCIAL INSURANCE (FKA) AND GENERAL SECRETARIAT OF SOCIAL INSURANCE (GGKA)

The size of particular institutions in certain cases constitutes brake in the flexibility and the speed of reaction and correspondence that in many cases required, so in level of attendance in the mapping out of policy for the social insurance, as in level of environment of interoperability for the horizontal exploitation of new systems that are installed.

The importance of institutions of Team A requires the horizontal communication and collaboration between them in institutional and operational level something that is not always feasible and reflects the existing functional problems of social insurance in our country. Usual result of this weakness constitutes the fact that the large institutions advance often not only in the independent and self-existent growth/application of modern techniques of recomposition of processes of citizen service but also in the installation of new informational systems, without the required horizontal synergy. The present disadvantage is perhaps most important as it affects horizontally and totally in the space of Social Insurance undermining any efforts of modernisation and cleansing. Moreover, in this frame is impended still more the staff role of GGKA and the dynamics of corrective interventions in the system of social insurance.

Consequently, the need of transition to the society of knowledge with terms of interoperability and in the Public Administration often delays and/or is suspended because of the lack of unified strategy in this level.

2. INFLEXIBLE IMPORT OF ICT DUE TO THE SIZE

An additional weak point of team is related no so much with the difficulty of simple installation and productive operation of new systems of information

technology but mainly with the difficulty of essential exploitation of new ICT. More specifically, the adoption of new practices and functional changes that they are shaped for the involved personnel is impeded by the important delay of complete acceptance, daily exploitation and their use. This weak point is related with the fact that the import of new technologies presents enough times a "systemic-central" approach despite an anthropocentric use (from the personnel of institutions) and a "customer-central dimension (for the insured people). Consequently, the management of change is determined as the most important factor for the productive incorporation of these new techniques. In certain cases, it is judged as more important from the changes themselves.

3. HUMAN POTENTIAL THAT IS TRAINED FOR THE USE OF SPECIFIC ICT WITH SMALL FLEXIBILITY OF ADAPTION

In the total of Funds of Team A, is observed familiarization and at extension specialisation of human potential in the use of applications of each Fund and more specifically on part of applications per Department or Service. This specialisation brings advantages as for the acceleration of individual processes, but at the same time impedes the adaptability and flexibility of personnel in level of horizontal support of activities of institution, provisional locomotion for the cover of important needs, etc.

4. COMPLICATED AND RESTRICTIVE INSTITUTIONAL FRAME

Independently from the size of institutions and the speed of import and assimilation of new ICT, the complicated environment of social insurance in our country constitutes an additional aggravating factor. This complex frame of operational synergies that characterizes mainly the large Funds of the team, because of the abundance of contacts that are required, often slows down the rhythm and the essential effectiveness of new systems and their productive operation. Of course, it should be noted that the institutional frame of social Insurance the last years is presented dynamically variable, on

the basis of international tendencies. Thus the role that plays the GGKA remains vital, it will be re-defined however the flexibility and its staff effectiveness in the new frame of planning and application of policy.

5. INSUFFICIENT INTEROPERABILITY WITH EXTERIOR ENTITIES

The lack of extensive digital interoperability with other exterior entities (for instance other FKA, Ministries, Internal Revenue Service, Register, General Account of State, etc.) constitutes one from the common discoveries of study on the majority of FKA of Team A. In most cases the communication is made or by writing or telephonically, without the existence of completed electronic communication which would facilitate and accelerate all the involved activities. More specifically, the lack of direct digital access in files of GGKA, remaining FKA, other coactive institutions, etc, aiming at the intercross of elements and the automatization of process for the control of formal supporting documents, leads to the delay of handing-over of allowances, in the bureaucratic processes of service of beneficiaries, in the disapproval of applied policies, in the creation of ugly picture for the system of social insurance, etc. It is considered also important the lack of completed extensive digital connections with the Centres of Service of Citizens (KEP) for the more rapid and more direct transaction of affairs of citizens that are served by them.

6. INSUFFICIENT CONTROL OF RESOURCES AND TAX-EVADER

A consequence of lack of interoperability between FKA and other institutions of Public Administration is noted the weakness of control of tax evader from the FKA of the team. As an example, is reported the weakness (controlled) access in the informational system of Ministry of Finance (TAXIS) for the intercross of economic elements. Moreover, is marked the lack of systematic and horizontal development of actuarial studies that determine with bigger precision the sufficiency of resources, the viability and the smooth operation of each FKA. This weakness influences also the staff activities of GGKA, as a basic component of planning of policy for the social insurance constitutes the

completed and precise knowledge of the economic and statistical elements of actuarial activities on the basis of that are programmed horizontal interventions in the system of social insurance.

3. Synthetic diagnosis of institutions of Team B

The second team concerns in institutions that have assigned the technological support of their main operational activities in the KIYKY. The aim of KIYKY is the computer scientist service of institutions of social insurance that depend on the monitoring and control of Ministry of Work and Social Insurances, as well as the benefit of services to other institutions of State. Today the KIYKY offers his services:

- in the Ministry by which it is overseen;
- in institutions of Social Insurance with the concretisation and support of informative systems;
- In Nursing Institutions and Institutions of Social Providence.

The work of KIYKY is very important. The Institution offers know-how and experience in the growth of applications that serve the needs of Institutions of Social Insurance and it also has an experienced human potential. It supports mechanically not only the basic operations of FKA but also their economic - administrative activities. The KIYKY constitutes today a nodal institution in the field of Social Insurance. The clarification of legislative frame in which it is called to function, as well as the more effective collaboration of insurance institutions with the KIYKY, they should constitute the main axes above in it will be supported the informative frame of operation of field of Social Insurance.

The level of informational equipment (Servers, PCs, network equipment, etc.) of KIYKY it is judged as satisfactory and it is considered that it serves to a large extent the computer needs of existing applications. Also the exterior networking with their FKA that it supports is considered equally good (only for the existing needs). The KIYKY has developed and maintain a big part of applications that function today in the field of social insurance. The bigger percentage of activities of KIYKY is absorbed by the two large FKA (Organisation of Social Insurance and ONP), while the second more

important percentage is absorbed by the intermediate Funds and the Hospitals.

The applications of KIYKY were developed in order to satisfy the needs of FKA and to support their operation with economies of scale. Today however the difficulty of covering the new needs of electronic governing from the existing applications is great. This difficulty is owed or in the old technology (e.g. growth in restrictive languages of planning as the COBOL), or in the lack of single planning of confrontation of new requirements. The contacts of existing applications of KIYKY with the GGKA or with the FKA were done not only printed but also electronically. Even if the internal standardisation of information in the KIYKY is considered to be given, the compatibility with the remaining FKA which develop autonomously their computer scientist systems, is not always ensured.

3.1. Strengths of Team B

1) SPECIALISATION IN THE OBJECT OF INSURANCE AND FOCUSING IN THE MAIN ACTIVITIES

In the majority of FKA of team was confirmed the focusing in their main activities (e.g. issuing of insurance benefits, income of insurance contributions, integration of beneficiaries in the fund, etc) what is also the most important thing for the achievement of their main mission. The focusing of FKA in the main activities led to the big specialisation of employees to the object of social insurance and to the better comprehension of lawful frame of operation.

2) SATISFACTORY ECONOMIC RESOURCES THAT RESULT IN ECONOMIC ROBUSTNESS

From the economic elements that are included in the Social Budget of Year 2003 it results that the majority of FKA allocates roughly balanced budget, without the existence of important deficits. Of course, important number of FKA appeared to have important surplus of income, a fact that gives them a picture of robustness and healthy operation (e.g. TYDKY).

3) ADMINISTRATIVE FLEXIBILITY BECAUSE OF SIZE

This team is constituted by small or intermediate Funds with relatively small number of personnel. This small size has as result the existence of flexible and simpler activities of benefit of services and the rapid decision-making to the benefit of dealing citizens and their better service. This of course concerns only the FKA that the small executive potential is not owed in lack of personnel, because in this case the result is precisely opposite.

4) EXPLICIT SEGREGATION OF COMPETENCES OF ADDRESSES/DEPARTMENTS

5) SATISFACTORY DIGITALISATION OF MAIN ACTIVITIES

The majority of FKA of this team has proceeded, in collaboration with the KIYKY, in digitalisation of important part of their activities as the electronic registration of insured people and pensioners, which is very important for the follow-up of insurance background and the change of their elements, electronic system of follow-up and collection of contributions, electronic system of follow-up and issuing of insurance benefits, etc. Moreover, many FKA has also collaborated with private companies for the further digitalisation of their supporting activities, as the electronic protocol on the follow-up of entering and coming out documents. *Even if the existing digitalisation is not judged in all the cases sufficient, and improvements and extensions must be done, it sure constitutes positive element and step to the right direction and creates economies of scale. Also it exempts the small Funds from the additional important pressure of management, operation and maintainance of equipment of ICT.*

3.2. Weaknesses of Team B

1) RESTRICTIVE AND OLD INSTITUTIONAL FRAME

The overwhelming majority of FKA of team functions based on institutional frame of previous decades, which in most cases or partially has been actualised or has not been actualised by no means. As result it does not incorporate new tendencies and policies in the sector of social insurance. Characteristically we report that many FKA are based on institutional frame of decades 1940, etc.

2) LACKS OF CREWING IN HUMAN POTENTIAL

In the majority of FKA of this team it was observed an important lack of human potential. Despite the flexibility that provides an institution with small number of personnel, the existence of important empty organic places impends the work of FKA and render the operation insufficient. The rapid service of citizens and the quality of provided services are decreased, with result the increase of complaints and the delays in the transaction of affairs.

3) HUMAN POTENTIAL NOT WORKED OUT IN THE ICT

The percentage of personnel that is worked out in the exploitation of technologies of information technology and communications (ICT), in the majority of FKA of team is moved in very low level. Characteristically we report that exist enough FKA for that this percentage does not exceed the 10%. Perhaps this is owed partly in the benefit of informative support by the KIYKY.

4) EXISTENCE OF MANY FKA WITH SMALL SIZE

It was reported that the small size of Funds can constitute a strength administrative characteristic, because it offers flexibility and speed in the decision-making. Simultaneously however it constitutes also a weak point for the system of country of social insurance. The existence of many scattered small Funds with similar mission and recipients of services often makes the system of social insurance cumbersome and impends the application of common policies and beginnings. The regrouping of many small Funds could strengthen their place and consolidate bigger possibilities of management of fortune, economic resources, ICT, etc, aiming in the achievement of economies of scale. Also it would involve uniformity and common way of operation, making easier the application of policies (national, sector-based, etc) for the Social Insurance.

5) INSUFFICIENT INTEROPERABILITY WITH EXTERIOR ENTITIES

It is considered very important the lack of completed and extensive digital connections with the Centres of Service of Citizens (KEP) for the more rapid and more direct transaction of affairs of citizens that is served by them, but also with the informational system of Ministry of Finance of (ORDER) for the carrefour of elements and the reject of tax-evader.

6) LACKS IN EQUIPMENT OF ICT

The majority of FKA faces important lacks in basic equipment of ICT (stations of work, PC, printers, scanners, connections internet, simultaneously functional systems and applications, internal networks of communication, etc). The percentage proportion of PC's as for the total personnel of FKA is moved in enough cases below 30%. Part of this equipment is judged as long gone technology with decreased utilitarian value.

7) BUREAUCRACY

8) INSUFFICIENT APPLICATION OF STAFF ACTIVITIES OF GGKA

It is considered as a general ascertainment for all the FKA of team the lack of digital interoperability with the GGKA. The particular lack constitutes perhaps the more important impossible point for the insurance system of one and the main activities of GGKA is focused in the mapping out, monitoring and support of equitable application of policy of social insurance.

4. Synthetic diagnosis of institutions of Team C

The strengths of Team C are the administrative flexibility because size, the explicit segregation of competences of Addresses/Departments, the partial digitalisation of main activities and the satisfactory economic resources which results in the economic robustness.

The main weaknesses of Team C are the restrictive and old institutional frame, the lack of economies of scale on issues of ICT, the lacks of crewing in human potential, the existence of many FKA with small size, the lacks in equipment of ICT, the Bureaucracy, the insufficient application of staff activities of GGKA, the insufficient concretisation of strategic activities and the lack of digitalisation of activities and lawful frame.

CHAPTER 8: PLANNING OF OPERATIONAL PROCESSES OF SOCIAL INSURANCE

1. Introduction

The daily transactions in the field of Social Insurance require the horizontal communication and collaboration between the FKA in institutional and operational level something that is not always feasible and reflects the existing functional problems of Social Insurance in Greece. This weakness is mainly owed in the followings:

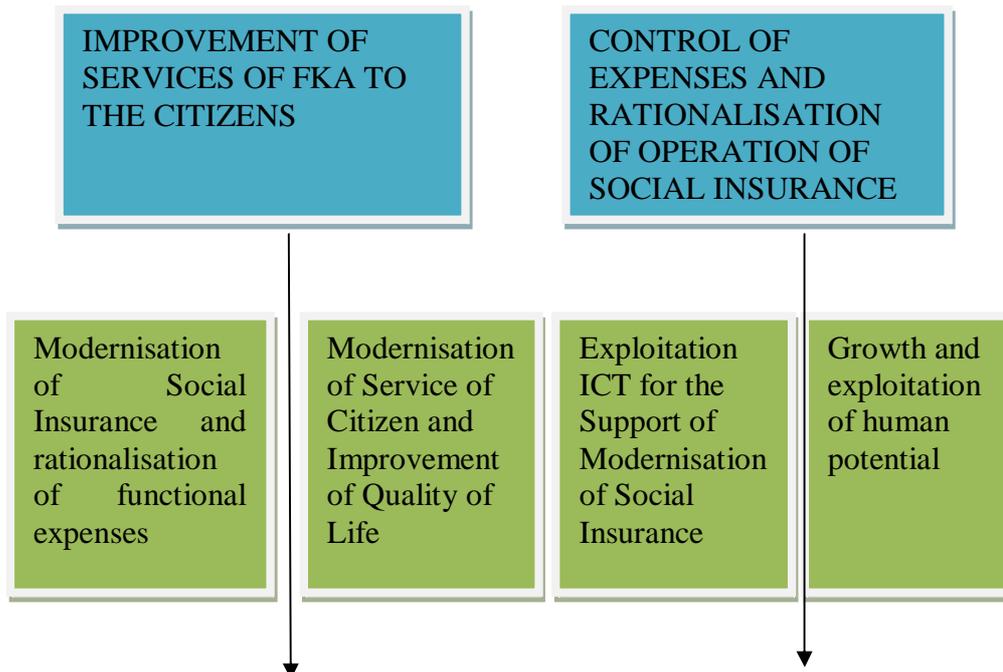
- Ø Large number of Insurance Institutions;
- Ø capability of insurance in more than one institution for cover of different types of benefits;
- Ø installation of informational systems without the essential horizontal synergy;
- Ø capability of change the insurance institution (e.g. due to a change of profession);
- Ø issuance of independent and not connected between them Numbers of Registration from their FKA;
- Ø Independent and self-existent growth/application of modern techniques of recomposition of processes of service of citizen

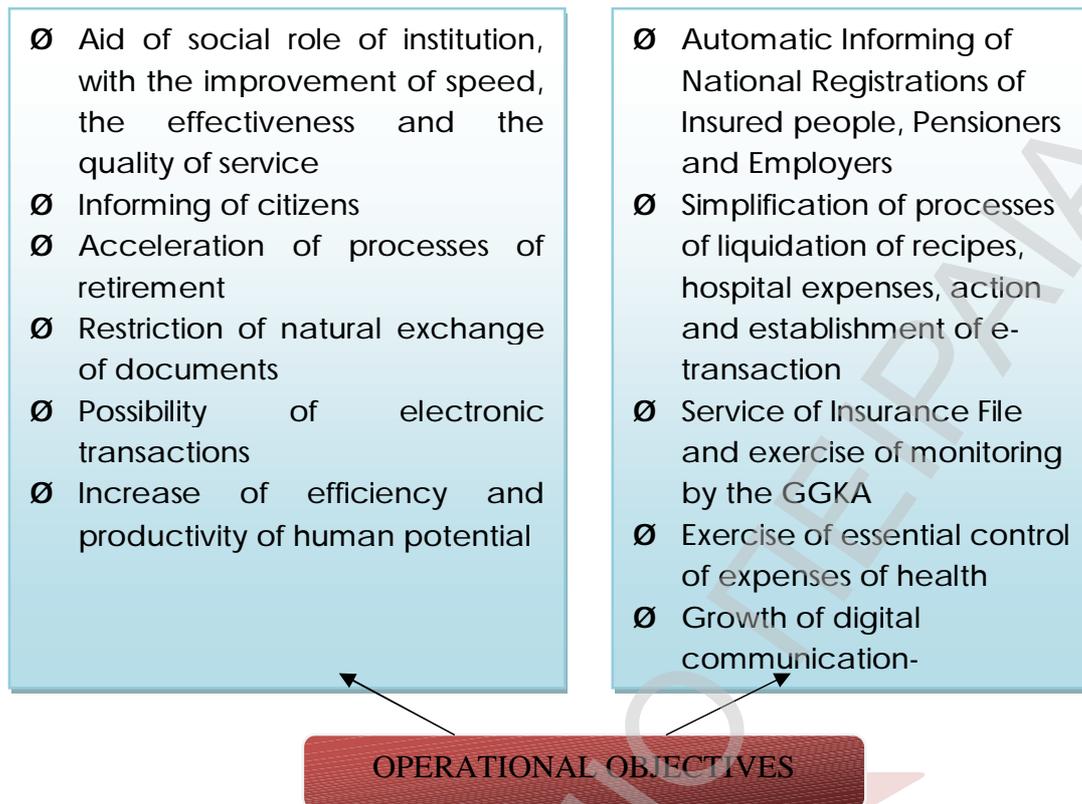
These disadvantages affect horizontally and globally in the field of Social Insurance undermining any efforts of modernisation and cleansing of system of Social Insurance. Moreover in this frame is impended the staff role of GGKA and the possibility of corrective horizontal interventions and imposition of single strategy, which is required for the passage in the society of knowledge with terms of interoperability. The problems of communication and interoperability have as result the low quality of services to the citizen and the wastefulness of money for the institutions themselves, the GGKA and the institutions of provision of services, after they affect negatively in a line of important daily processes, as in the following cases:

- ü Successive or Parallel Insurance

- ü Calculation and handing-over of pensions
- ü Transactions with Institutions of abroad
- ü Informing of insured people via the creation of an insurance file that will assemble all his essential insurance elements
- ü Attribution of expenses and allowances in money
- ü Control and restriction of expenses
- ü Exchange and carrefour of elements
- ü Reception of reliable statistical elements for the development of insurance studies that determine the sufficiency of resources, the viability and the smooth operation of each FKA.

2. Completed planning in the field of Social Insurance and Interoperability





The interoperability constitutes basic priority of G.G.K.A. for the field of Social Insurance and for this, its operational planning in the frame of "Society of Information", has forecasted a total of work for her achievement. These projects have already begun or they are under study. The interoperability in the frame of projects of G.G.K.A., presupposes the single planning of relative applications between the institutions of social insurance as well as between those who are dealing with institutions not only in national but also in European level. These institutions are hospital, pharmacies, financial institutions, Funds and hospitals of abroad, internal revenue service and prefectural self-governments.

Mapping of Operational Operations and Strategic Planning of Informational Systems in the field of Social Insurance

The application field of the project is the total field of Social Insurance, as a single entity with intensely social character, authorized in the general environment of Greek public administration but also in the European and international field of Social Insurance.

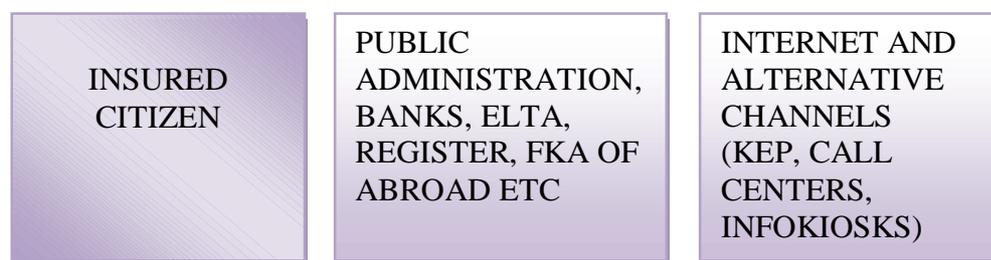
Aim of this project is the completed mapping of the operational operations of the field of Social Insurance and the determination of a concrete and unified strategy for the extension, growth and operation of existing and future informational systems in the field of Social Insurance, which supports her main operational activities.

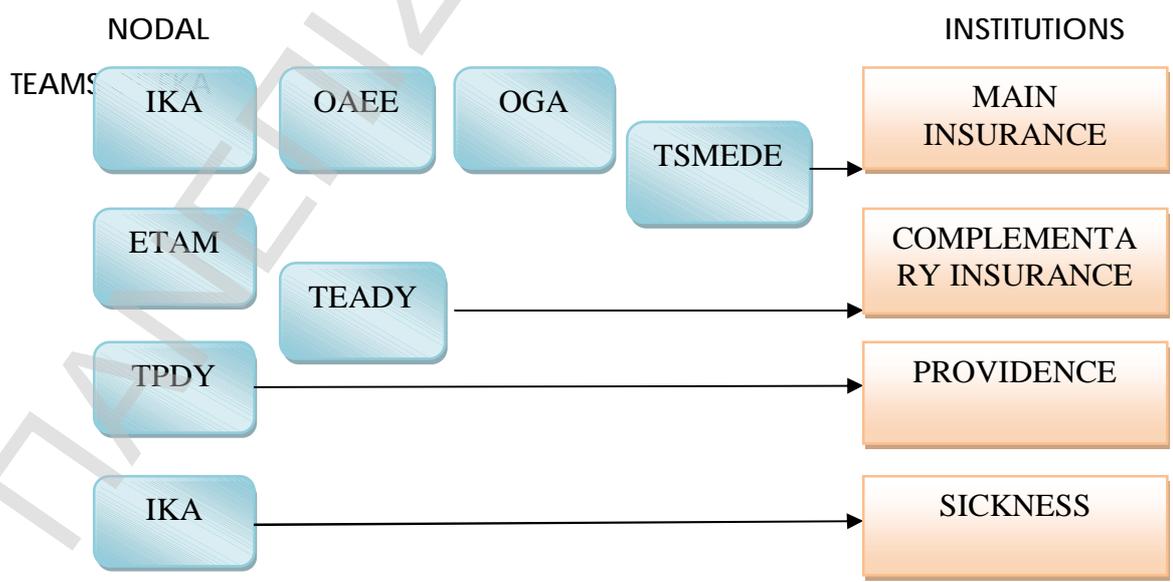
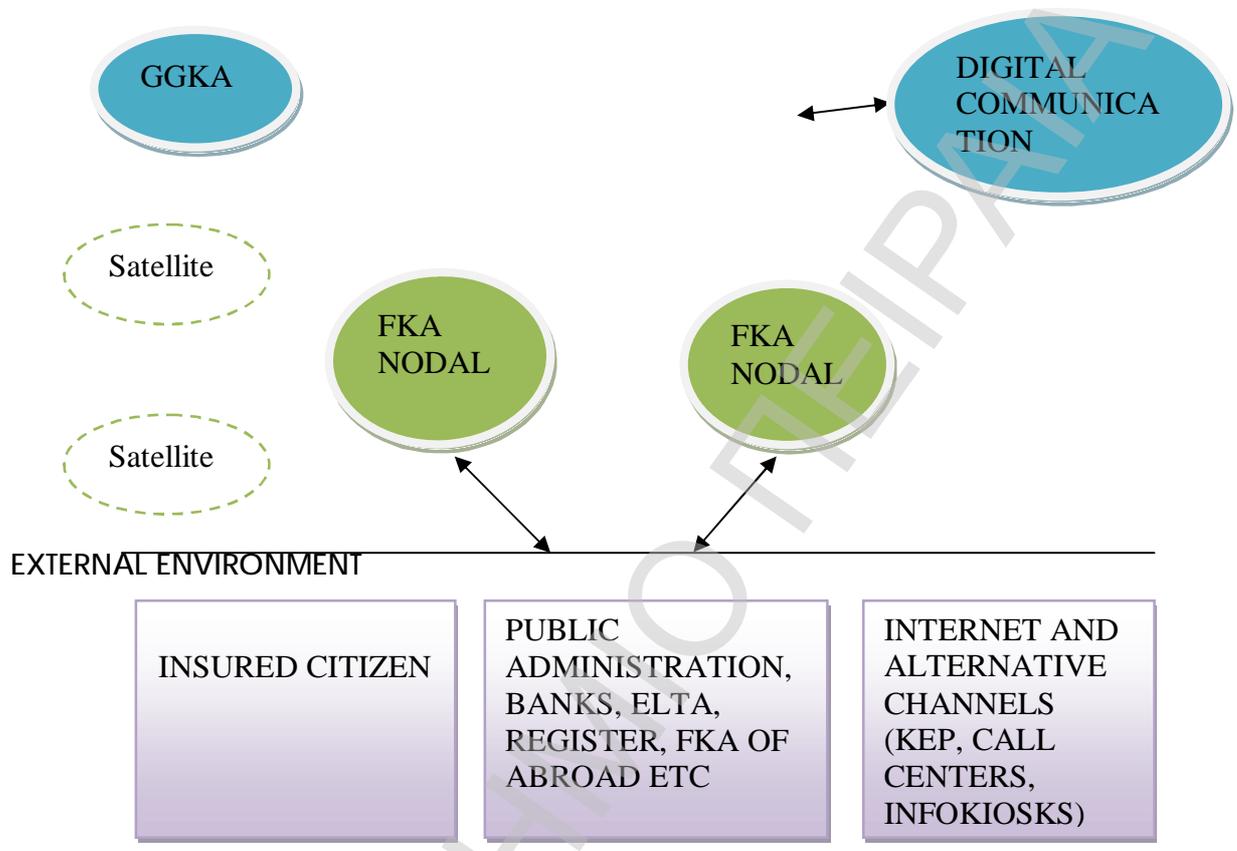
3. Selected scenario of strategy

The main characteristics of the definitized scenario of operational strategy, that aim in the growth of technological and operational interoperability in the system of social insurance and in its transactions with exterior entities with the exploitation of new ICT are the following:

- ✓ Growth of semi- self governed but compatible ICT from a few grouped "similar" Institutions of Social Insurance (result eight). One nodal FKA, in each team, places the more special specifications for the technological support of internal activities of team, undertakes the support of technological infrastructure in the frames of team, and manages nodally the enlargement of all requirements of internal support.
- ✓ Creation of Intermediary Centre (interface) benefit of common services of information technology for the electronic communication of Social Insurance with exterior recipients of services (e.g. public administration, hospitals, Taxis Net, etc) including the citizen - insured.

EXTERNAL ENVIRONMENT





Growth of environment of interoperability: (a) Interconnection FKA with Institution of provision services of health (FPYY) for the control of expenses of health and (b) Electronic Transactions FKA with Banks

It is a project with pilot and innovative character, which exploiting the technology for the concretisation of environment of interoperability among the involved institutions, aims:

- § In the exercise of essential control of expenses of health with the use of new ICT
- § In the simplification of processes of liquidation of recipes of medicines, hospital expenses, medical action, etc
- § In the establishment of electronic transactions with the contracted institutions, via the interconnection of insurance institutions with them

It has double character since from one side it aims in the interconnection of FKA with their FPYY, so that is improved the speed and the quality of control and liquidation of expenses of health and from the other side it aims in the optimisation of electronic transactions of FKA with the Banks, through a critical core of infrastructures and applications of information technology.

Some institutions that help for the implementation of this project are from the side of FKA the OGA, OAEE-TEVE, OAP-DEH and from the side of FPYY the General Hospital of Athens, the pharmaceutical union of Attica, the Iatropolis S.E., Euromedica S.E., etc. The reimbursement of FPYY will be done via the service DIAS pay.

The involved in this project institutions are interlinked between them and with the GGKA via an intermediary entity, which will be installed in an area that will be indicated by the GGKA. The interconnection of involved institutions will become through ADSL connections that will be installed in their FPYY and permanent Internet interconnection that will be installed in the central infrastructure.

Planning of pattern functional model FKA and frame of growth of e-services

The project will lead to the growth of a basic pattern model of operation for the total of FKA and to the determination of minimal requirements that will be

supposed to fill the Informational Systems of FKA for guarantying the interoperability between them, which is required for the support of e-services that aim in the qualitative improvement of provided services in all institutions or citizens that deal with the Social Insurance. The objectives of study are:

- The confrontation of functional and organisational problems of FKA
- The simplification and acceleration of internal processes of administration and decision-making
- The simplification and acceleration of extrovert processes
- The improvement and increase of informing of citizen and other dealing institutions
- The specialisation of Strategic Planning of Informational Systems in the needs of computer scientist support of FKA, via the editing of generic functional and technical specifications of Completed Informational Systems

Study of characteristics of technological uniting in the frames of evolution of KIYKY and Organisation of unit of monitoring in the GGKA

Due to a survey that worked out on the mapping of operational operations and Strategic Planning of Informational Systems in the field of Social Insurance, it elected the need of constitution and operation of an intermediary, communicative and coordinative entity between Teams of F.K.A., the G.G.K.A., the third networks, and the external involved/interested Institutions not only in Greece but also in abroad (foreign countries, European Union). This entity constitutes the Digital Uniting of Information (SSC-Shared Services Center), which in the substance will be a new modern institution of electronic governing in the field of Social Insurance. It is obvious that the digital uniting is the main structural element of the new model of Social Insurance, which requires particular attention and study since it is called to play nodal and critical role in the total System of Social Insurance. This role it was decided by the G.G.K.A. to be played by the KIYKY after its suitable evolution.

What we expect from the study?

For the Digital Uniting:

- ∅ To be specialised analytically the role and its individual activities

- Ø To be analyzed the institutional, organisational, functional and technological frame and the corresponding dangers for the evolution of KIYKY as new institution of - digital uniting information in the field of Social Insurance
- Ø To be worked out an analytic plan of action for the concretisation of new institution via the evolution of KIYKY

For the GGKA:

- ü To be drawn the system, the operation, the crewing and the equipment of Unit of Co-ordination and Monitoring of TPE in the field of Social Insurance

Extension and completion of project "AMKA - EMAES"

The project concerns in the extension and completion of National Registration all Insured, Employers and Pensioners of Country (EMAES) with basic and unique element of identification the Number of Registration of Social Insurance (AMKA). With this project is created a base of data of national level where are observed reliable elements with regard to the insurance history of insured citizens, which will be actualised by the each involved Institutions in real time. This project contributes substantially to the improvement of quality of provided services of citizens from the insurance institutions. At the same time, is eliminated the phenomenon of not legal multiple insurances or retirements and is rendered possible the publication of reliable statistical elements on the conduct of analogical studies aiming at the improvement of insurance policy in national level. The establishment of AMKA in all the Informational Systems in the field of Social Insurance, facilitates the exchange of elements between the FKA but also between these and the member states of EU.

Growth of Completed Informational Systems (CIS) of F.K.A.

The basic aim of this project is the growth of Completed Informational Systems for their FKA that will constitute the "digital backbone" which will support the mechanisms and structures of services of citizens. It is important to be

reported that the proposed CIS are developed aiming at the support (back office) of the mechanisms and the structures of service of citizens and also at the support of enterprises. The growth of CIS of FKA will be supported mainly in the studies:

- ü Planning of a pattern functional model FKA and frame of growth e-services and
- ü Study of characteristics of technological uniting in the frames of evolution of KIYKY and Organisation of unit of monitoring in the GGKA

4. What is needed moreover/conclusion

- ✓ Narrower communication and co-ordination of actions with the linking Ministries and particular with the Ministry of Health
- ✓ More communication and synergy with Institutions of not competence G.G.K.A. (Marine Pension Fund, OPAD)
- ✓ Permanent communication and informing between the involved institutions
- ✓ Long-range policy with concrete timetables.

CHAPTER 10: E-BUSINESS IN INSURANCE AND PENSION SERVICES

1. Introduction

European policy is, in a number of areas, including economic, innovation and SME policies, increasingly focused on promoting the business techniques and new ways of working which will provide the economic and social foundation of the information society in Europe. To help policy makers define their programmes, and to monitor the effectiveness of these policies, some indication of progress and of areas requiring active support is essential. At the same time, many areas of European business lack information about the speed of technological update in European markets, which they expect to have a strong impact on their global competitiveness.

Despite the increasing number of studies and market research projects from numerous international authors and research organisations on electronic business and especially on electronic commerce, there is still a lack of reliable empirical information on the factors affecting and the extent, scope, nature of the speed of e-business development in Europe at the sectoral level in an internationally comparative framework. This chapter aims to provide such information for the insurance and pension funding sector.

2. Economic Profile

2.1. Definition and focus

The insurance sector covers long and short-term risk spreading activities. "Life insurance" includes common life insurance and life reinsurance with or without a savings component. "Pension-funding" includes the provision of retirement incomes, but not non-contributory schemes where the funding is largely derived from public sources, nor compulsory social security schemes. "Non-life insurance" comprises insurance and reinsurance of non-life insurance business, e.g. accident, fire, health, property, motor, marine, aviation, transport, pecuniary loss and liability insurance. Reinsurance activities are included in one of the three sections, according to the kind of risk reinsured.

2.2. Economic situation and key figures

Enterprises and Employment

According to the European Insurance Committee, about 4,800 insurance companies were active in the EU in 2000, a 3.8% decrease from close to 5,000 in 1992. During this period of time, the number of companies decreased in Belgium, Spain, France, Greece, Italy and Sweden. It increased in Denmark, Ireland, Luxembourg, the Netherlands and Portugal and remained almost the same in Austria, Germany, Finland and the UK. Employment in EU insurance firms was estimated at around 900,000 in 2000, which was slightly less than 1992. There is a trend towards large insurance or financial groups which operate on a European level and dominate the market. However, these are leaving space for specialist insurers on a national or even regional level.

Insurance Premiums

The most important insurance nations in terms of premium volume are the UK (around 30% of the EU market), Germany (18%), France (18%) and Italy (10%). The importance of the UK can be shown by the fact that two of the ten largest life insurance companies are located in the UK. Germany is very strong in reinsurance, with three companies in the world's ten largest reinsurers. Total direct premiums in the EU grew by 50% from 1992 to 1999, calculated with inflation-adjusted data. Growth was particularly high in Luxembourg, Portugal, Ireland and Italy. While life insurance accounted for half of the EU market in 1992 (49%), it increased to almost two thirds (63%) in 1999.

Pensions Fund's Importance increases

Pension funds are an increasingly important way to save money towards retirement. From 1998 to 1999, the number of autonomous pension funds increased in half of the countries for which Eurostat data is available. Pension funds are of particularly high importance in the Netherlands, where 1.019 pension funds operate and 62.5% of the active population are active members in pension funds. Spain also has a high share of pension fund members.

Table 1-3: Autonomous pension funds' characteristics in EU countries in 1999

| | Number of pension funds | Number of members (units) | Active members as a share of active population (%) |
|-----|-------------------------|---------------------------|--|
| B | 310 | 361,654 | 5.7 |
| DK | 56 | 23,679 | 0.4 |
| D | 298 | n.a. | n.a. |
| E | 557 | 4,319,416 | 20.6 |
| I | 483 | 1,239,307 | 4.9 |
| L | 1 | n.a. | n.a. |
| NL | 1,019 | 12,929,000 | 62.5 |
| A | 18 | 231,453 | 4.9 |
| P | 238 | 397,090 | 5.9 |
| FIN | 124 | 134,492 | 3.2 |
| S | 45 | 741,729 | 8.3 |

Notes: E and P excluding personnel costs. Denmark, company pension funds only.

2.3. General trends and business issues

Ø Insurance enterprises under huge pressure from external shocks

The terrorist assault on the World Trade Centre in New York, as well as ongoing terrorist attacks since then, has put the insurance industry – the reinsurers in

particular – under huge pressure. Due to the enormous sums the insurance companies will have to pay for claims, they are no longer able and willing to account for the risk of incalculable terrorist damages. Several Member States, namely Germany, Spain, France and the UK, introduced solutions based on a partnership between state and private insurance. However, these solutions are so far purely national.

Ø Far-reaching structural change in the insurance sector

The insurance sector is currently undergoing a far-reaching structural change, characterised by numerous features. Firstly, the insurance market is developing towards a highly competitive customer market with supply greatly surpassing demand. Consequently, customer orientation has become a prime objective of almost all insurers. Facing individualised customer requirements, insurance activities are becoming increasingly differentiated, with modular products, marketing to target groups, improving service, developing brands, and offering product packages in certain fields such as travelling. Diversification of customer access is being sought; multi-channel distribution including the Internet has become a standard, particularly in large insurance firms. In order to cope with all these challenges, insurance enterprises are developing their capabilities and infrastructure related to demand analysis, product design, assembling of meaningful product bundles, competence in marketing communication and ICT sophistication.

3. Usage of ICT and e-business

3.1. The role of ICT and e-business in insurance and pension funding

Insurers have invested enormous sums in the extension of their Internet activities. The “pioneers” in the Member States have realised useful, interactive and modern Internet presentations. However, these are largely information-oriented and more factual than exciting. This is mainly due to the peculiarities of the insurance product, but also due to the insurance sector's lack of marketing history.

In contrast to other sectors, insurers' online presentations are often judged to be conservative and boring. E-business practice in European as well as

American insurers is – except for genuine online insurers – relatively low in comparison with other sectors. However, the insurance sectors' pioneers in e-commerce functions are holding their own well with other sectors.

In Europe and in the USA, the expectations of e-commerce success (B2C), as well as the success of internal e-business new processes, have not yet been fulfilled. Some insurers enabled the customers to conclude contracts for numerous insurance products online, and they developed large-scale e-commerce applications, but demand remained low. As far as the implementation of Internet-based business processes is concerned, most insurers are still at the very beginning, whilst others are in midstream. Only online insurers and online portals are advanced. Insurers draw different conclusions from this lack of short-term success: some continue investing significant amounts, while most apply the brakes for the time being.

Potential for e-business application

Since the insurance business is largely based on information, the new information and communication technologies and e-business practices can impact greatly on the insurance industry. The Internet increases transparency on the insurance market, giving customers more market power. It allows virtualisation of organisational networks, increasing the opportunity for systematic co-operative service offers. It also reduces the amount of capital needed to enter the insurance market, so that new firms find lower barriers to compete in the market. ICTs offer opportunities to rearrange all stages of the insurance value chain: Product development, marketing, sales, administration, asset management and claims management.

Costs can be significantly reduced

The automation of business processes in the insurance sector can reduce costs significantly: When dealing directly with the customer, the insurance firm can save costs for running agencies and for paying commissions to agents. Processing claims via the Internet can save paperwork and, above all, much time. The automation of processes may result in reduced staff numbers. Processes can partly be outsourced, even internationally to low-wage countries. Cost reduction can affect the whole value chain. According to a

study of US insurance firms, e-business applications in personal insurance allow reduction of 30% of the costs in distribution, 30% in administration, 10% in damage regulation and 5% in damage payments. The respective figures for business insurance are 10% (distribution), 35% (administration), 15% (damage regulation), and 2.5% (damage payments). Consequently, insurance firms not applying e-business comprehensively will face increasing cost pressure. Business models have to be reviewed and reconstructed.

Insurance products vary in their suitability for Internet distribution

The suitability of insurance products for Internet distribution varies, depending mainly on how much individual advice the customer demands. The more complex the product and the bigger its financial scale, the larger the client's need for advice. With these two criteria, insurance products can be categorised according to Internet distribution suitability. Standardised products which can be described and tariffed easily are more suited for Internet distribution than complex and expensive products. Products particularly suited for Internet distribution are private motor, household, private liability and term life insurance. In this classification, the share of products suitable for Internet distribution in the insurance policy market was between 15 and 20% of premiums in Germany and France in 2000.

Customers can benefit from lower prices and improved service

The opportunities offered by ICT application in insurance companies can also be beneficial to customers. Firstly, if automation and rationalisation lead to significant cost cuts in the insurance firms, prices may become lower. Secondly, e-business can improve customer service in many ways: information is available all day long on the Internet, the pool of information may be deeper, information can be gathered anonymously, response times may be shorter, and claims management can become faster and more transparent. Thirdly, the Internet offers the customer the opportunity to direct communication between him/herself and the insurer. The customer decides when to visit an insurer's website and when to terminate the interaction. Insurance markets are "customer markets", that is, demand is lower than the amount companies can supply.

Customer orientation is therefore very important, and the firms which are able to cut prices due to ICT application and which implement customer-friendly ICT service applications have an advantage over those firms not doing so.

Adoption of e-business

On the technical side, the assurance, in contrast to many other industries, is determined by powerful legacy systems which need to be replaced or made compatible with new applications. The importance of the Internet as a distribution channel is questioned mainly because insurance policies are so-called "low-interest products", i.e. individuals do not normally think about finding out about insurance and concluding insurance contracts, let alone actively searching for insurance information on the Internet.

Further barriers include: product complexity requiring individual consultation, security reservations and different priorities set by the insurers, internal conflicts in the insurance companies over rationalization consequences of e-business, fear of technical faults, customers' preference for personal consulting, regulatory issues and the fact that the young generation most frequently using the WWW is not a target group of insurers. A broad variety of insurance business models using the Internet as a distribution channel has already emerged. Virtually all insurers have a website: many practise multi-channel distribution, some sell insurance policies exclusively or mainly online. Further business models are product portals and thematic portals, brokers, independent comparison providers, online risk markets and reverse auctions. In particular, direct insurers such as the UK-based Esure (www.esure.com) and Direct Line (www.directline.com) operating completely or mainly through the Internet, are challenging the market. Their cost advantages are a threat to established insurers. However, online insurers have not yet acquired significant market shares. They will only survive if they manage to create a well-known brand or offer their services in co-operation with a popular Internet firm.

Specialised service providers become established

Many new online service providers are currently emerging in the insurance industry. Functions such as underwriting, policy administration, claims management, investment or risk management are outsourced to an increasing number of specialised external providers. Potentially, national borders may become less important, so that labour-intensive tasks can be performed more cheaply in low-wage countries. Increasing cost pressure will force traditional companies to review their business model.

Electronic Customer Relationship Management as a core issue

The goal of electronic Customer Relationship Management (eCRM) is to increase the value of the company by increasing the value of customer relations. In the insurance sector, eCRM is of particular importance because the industry is characterised by large companies with abundant customer data. Insurance policies tend to require personal information, and the insurance business is largely decentralised in companies, agencies and external salespersons. Thus the use of ICTs for customer data warehouse and data mining applications as well as for marketing, sales and service currently is an important issue in the assurance. For example, clusters of customers with particular characteristics can be constructed, allowing marketing to focus on the most profitable and promising ones.

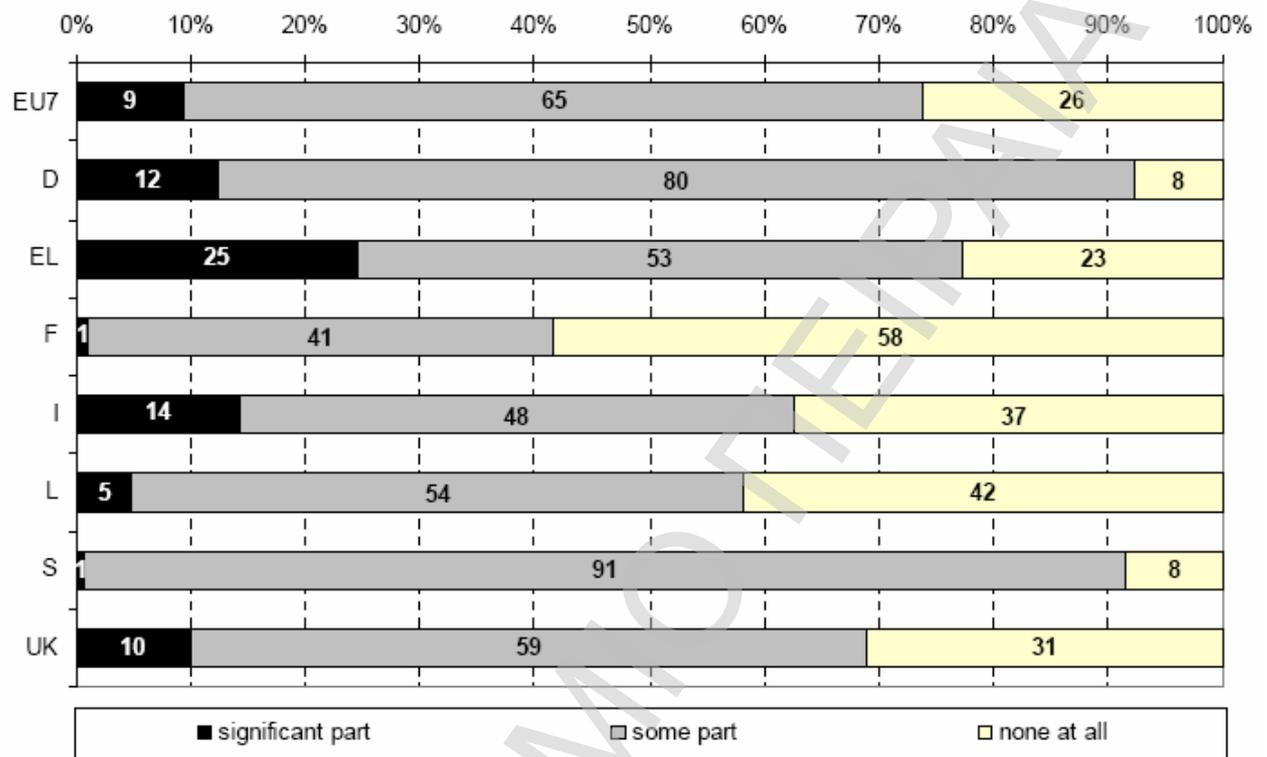
4. ICT and e-business readiness and infrastructure

4.1. Importance of e-business today

The insurance sector is characterised by high e-business importance, widespread intention to further invest in e-business technologies, and strong satisfaction with e-business. In 9% of the insurance enterprises in the sample countries, e-business does already constitute a significant part of the way the companies operate today, and in 65% some part – see figure 2-1. 36% of insurers intend to increase their e-business investments within the next 12 months, 3% want to decrease it and in 58% the level is expected to remain the same. However, a recent study by Accenture and the Institute for Insurance Science of the University of St. Gallen revealed that in many cases IT investments are not optimally directed towards the business needs of the enterprise and that an efficient IT control is missing. Three of those companies

that apply e-business, the proportion that is very satisfied is 14%, fairly satisfied is 73%, fairly disappointed is 9% and very disappointed is 4%.

Figure 2-1: Significance of e-business in EU insurance and pension-funding enterprises



Computation base: all insurance and pension-funding enterprises
 Employment-weighted, i.e. figures should be read as "enterprises representing X % of employees".

The largest share of all sectors is held by enterprises representing 74% of the insurance employees stating a significant or some part of e-business. The second largest proportion is to be found in the financial sector (71%) and the telecommunications and computer services sector (68%). However, the share of insurance enterprises stating that e-business constitutes a significant part of the operations is only slightly below average. The levels of intention to further invest in e-business technologies as well as levels of satisfaction and disappointment are average.

The importance of e-business differs widely by country. In Germany and Sweden, 92% of the enterprises reported that e-business plays a significant or some part, while the level was only 42% in France. Greece has the highest share of enterprises stating a significant part (25%) as well as of enterprises intending to invest more in e-business technologies (79%). The highest level of satisfaction is found in Luxembourg (2% very satisfied, 98% fairly satisfied) and

France (6% / 94%); disappointment is highest in the UK (16% fairly disappointed and 14% very disappointed) and Sweden (20% fairly disappointed). Italy has below average e-business significance (57%) and a high level of e-business satisfaction (94%). The low levels of importance and high levels of satisfaction in France and Italy as opposed to high importance and low satisfaction in Germany appear to be slightly contradictory. A high level of satisfaction may indicate that the real importance of e-business has not yet been realised, while a high level of dissatisfaction may be expressed by companies that assign high importance to e-business and realise that they still have a long way to go in this respect.

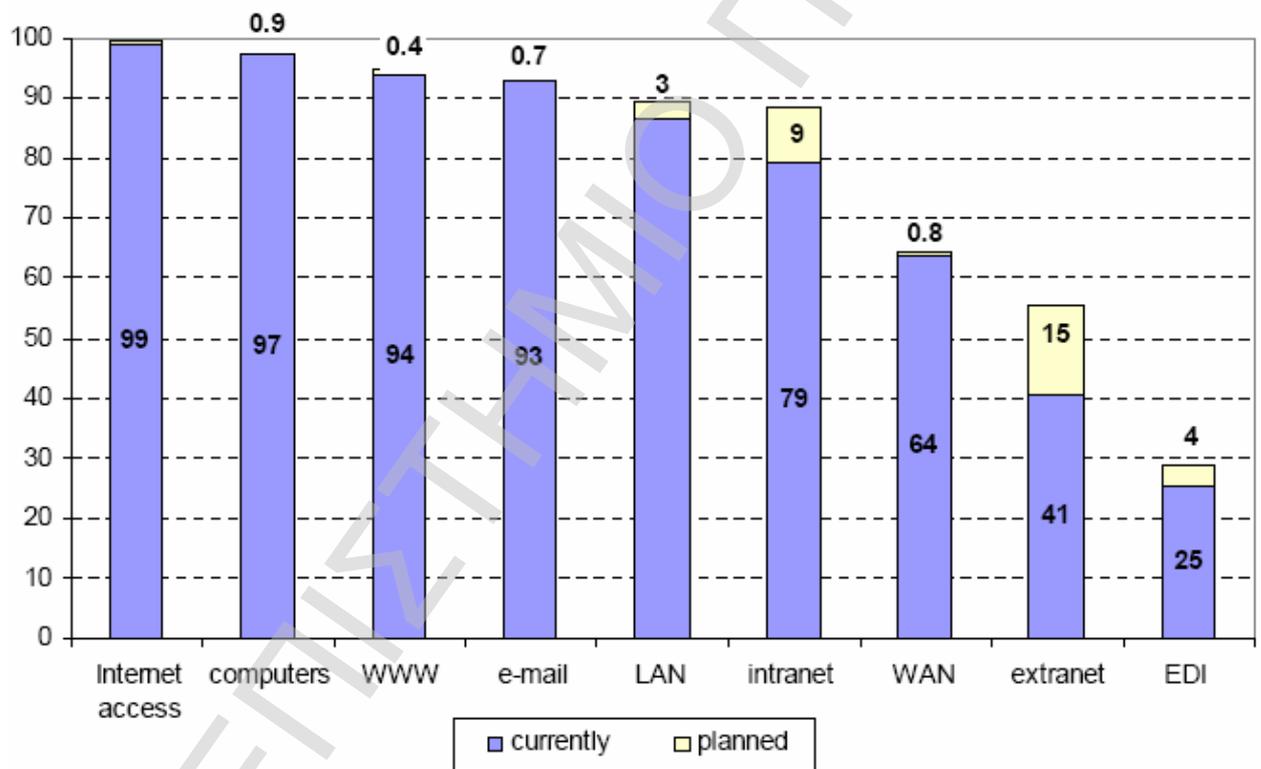
In large enterprises, e-business plays a much more important role than in SMEs. While 73% of enterprises with more than 250 employees reported significant or some role, it was 68% in enterprises with 50 – 250 employees and only 54% in enterprises with less than 50 employees. The intention to increase e-business investments is largest in medium-sized enterprises (46%) and almost the same in small (37%) and large enterprises (35%). The reason for the latter may be that medium-sized enterprises are seeking to catch up, large enterprises have already invested much and are now waiting for the return on investment, while small enterprises lack investment power. The levels of satisfaction are rather similar, with 88% of small, 93% of medium-sized and 87% of large enterprises stating satisfaction with e-business.

4.2. Technical infrastructure and ICT usage

The EU insurance sector is characterised by a very highly developed ICT infrastructure. Computer use (97%), Internet access (99%), e-mail use (93%), and world wide web use (WWW) (94%) are found in almost all companies; Local Area Networks (LAN) (87%), intranets (79%) and Wide Area Networks (WAN) (64%) are frequently used – see figure 2-2. Extranets (41%) are found in a large minority of companies. Electronic Data Interchange (EDI) is traditionally not so important in the insurance business (25%). It appears to be a standard particularly in France and Greece – see below – but it is unlikely to gain importance in other countries. Within the next twelve months, enterprises report that the technologies most intended to be introduced are extranets

(15%) and intranets (9%). The focus on extranets may show that many insurers expand their links to external brokers and field personnel. The type of Internet access used most often is an unspecified fixed connection (48%), followed by ISDN (33%), DSL (23%), analogue dial-up modem (11%), and other connections (1%). The majority of enterprises (53%) can use a bandwidth smaller than 2 megabit per second, 22% have a bandwidth between 2 and 10 MBit/s, and 12% have more than 10 MBit/s available. The share of employees occupied with maintenance of IT and networks is 35 per thousand, and the number occupied with maintenance of the companies' website is 5 per thousand.

Figure 2-2: ICT use and usage plans in EU insurance enterprises in %



Computation base: insurance and pension-funding enterprises in the sample countries
 Employment-weighted, i.e. figures should be read as "enterprises representing X % of employees".

The insurance sector is one of the top performers in ICT use. It has the highest penetration of Internet access, the second highest level of extranet use, the third highest level of intranet and WAN use, one of the highest levels of WWW usage, a high share of LAN users and an average share of EDI users. The moderate EDI use may be due to the fact that this technology is traditionally not much used in insurance business. What is also notable is the relatively high

share of enterprises intending to introduce an extranet within 12 months. The number of employees mainly occupied with maintenance of IT and networks per 1000 employees is the third lowest of all sectors, and the number of employees mainly occupied with maintenance of the company's website the second lowest. This may be due to rationalisation effects because the insurance sector has a high share of large companies. A relatively large share of field service employees may also be an explanation. Moreover, some large insurers outsourced their IT departments. The use of ICTs in insurance and pension-funding shows some remarkable national features, with Germany, Luxembourg and Sweden as the most advanced users and the UK and France appearing to be least developed. All German insurers have Internet access, use e-mail and the WWW. The share of enterprises using LAN and WAN is the largest of all countries, while EDI use is the lowest. Greece has a 100% access to the Internet and 100% e-mail use as well as an above-average use of intranet, LAN, WAN and EDI. France has – together with Greece – the highest share of EDI use, is above average in WWW use, average in Internet access and extranet use, below average in Intranet, LAN and WAN use, and has the lowest e-mail use. Italy has the lowest levels of Internet access and WWW use and is well below average in WAN and EDI, but high shares of intranet and LAN use. Luxembourg has a 100% Internet access and e-mail use as well as above average levels in intranet, extranet, LAN and WAN. Sweden holds 100% Internet access as well as almost complete use of e-mail and the WWW. Intranet and extranet use is the highest of all countries; LAN, WAN and EDI use is above average. ICT use increases by company size class. For every technology except EDI, the share of users is smallest in small companies and largest in large companies. Considering the basic ICT infrastructure, SMEs do not lag much behind the large ones:

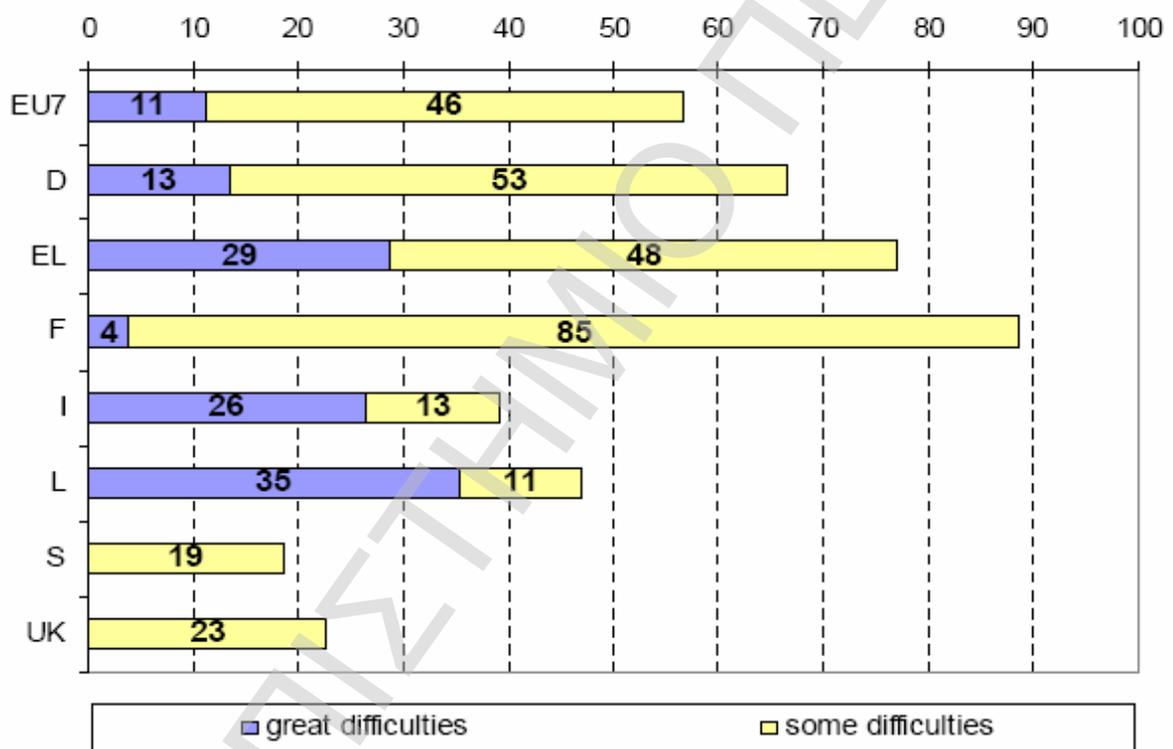
The share of large enterprises having access to the Internet is 99%, e-mail is used in 93% and the WWW in 94%, while the respective shares are slightly smaller in small enterprises (Internet: 91%, e-mail: 87%, WWW: 82%). Medium-sized enterprises have an even higher share of e-mail use (96%) than large companies. As regards the other technologies, the differences are more distinct. Exceptions are LAN (medium-sized enterprises have an even higher

share than large ones) and EDI (SMEs have a higher use than large enterprises).

4.3. ICT skills and access

The 60% of the insurance enterprises have tried to recruit IT specialists in the past 12 months. Of these enterprises, 11% reported significant recruitment difficulties and 46% some difficulties. The difficulties may be related to the existence of legacy systems in many insurance firms: The insurers may need specialists for outdated computer programmes which are hard to find.

Figure 2-3: Difficulties in recruiting IT specialists in EU insurance enterprises in %



Computation base: insurance enterprises having recruited or tried to recruit IT specialists in the past 12 months
Employment-weighted, i.e. figures should be read as "enterprises representing X % of employees".

Recruitment efforts of IT specialists within the past 12 months were higher only in the telecommunications sector; reported difficulties in recruiting IT specialists were higher only in the machinery and equipment sector. These figures show that the insurance sector has been heavily engaged in the extension of ICT and e-business use, which again confirms the high importance of ICT in the sector. Recruitment efforts have been largest in Germany (91%), medium-level in Greece (59%), Italy (62%), Sweden (67%) and

Luxembourg (72%), and particularly low in France (23%) and the UK (37%). Recruitment difficulties – see figure 2-3 – were highest in France (4% great difficulties, 85% some difficulties), Greece (29% / 48%) and Germany (13% / 53%) and lowest in Sweden (19% some difficulties) and the UK (23% some difficulties).

Recruitment activities were highest in large companies (62%), medium-level in medium-sized enterprises (45%) and lowest in small companies (11%). Large companies also reported the highest levels of recruitment difficulties, with a share of “some difficulty” of 48% much larger than in SMEs. The reason for the low recruitment activities in small companies may be that they prefer to purchase ICT services on a case-to-case basis rather than employ specialists.

5. Summary and conclusions

5.1. Summary of main findings

In 2000, about 4,800 insurance companies were active in the EU, a 3.8% decrease from close to 5,000 in 1992. During this period of time, the number of companies decreased in Belgium, Spain, France, Greece, Italy and Sweden. It increased in Denmark, Ireland, Luxembourg, the Netherlands and Portugal and remained almost the same in Austria, Germany, Finland and the UK. Employment in EU insurance firms was estimated at around 900,000 persons in 2000, which was slightly less than 1992. There is a trend towards large insurance or financial groups which operate on a European level and dominate the market. However, these are leaving space for specialist insurers on a national or even regional level.

The most important insurance nations in terms of premium volume are the UK (around 30% of the EU market), Germany (18%), France (18%) and Italy (10%). Total direct premium in the EU grew by 50% from 1992 to 1999, calculated with inflation-adjusted data. Growth was particularly high in Luxembourg, Portugal, Ireland and Italy. While life insurance accounted for half of the EU insurance market in 1992 (49%), it increased to almost two thirds (63%) in 1999. Insurers have invested enormous sums in the extension of their Internet activities. The “pioneers” in the Member States have realised useful, interactive and modern Internet presentations. However, these are largely information-oriented and more factual than exciting. In Europe and in the USA, the expectations of e-

commerce success (B2C) as well as the success of internal e-business new processes have not yet been fulfilled. New information and communication technologies and e-business practices can impact greatly on the insurance industry. The Internet increases transparency on the insurance market, giving customers more market power. It allows virtualisation of organisational networks, increasing the opportunity for systematic co-operative service offers. It also reduces the amount of capital needed to enter the insurance market, so that new firms find lower barriers to compete in the market. ICTs offer opportunities to rearrange all stages of the insurance value chain: Product development, marketing, sales, administration, asset management and claims management. The automation of business processes in the insurance sector can reduce costs significantly.

The suitability of insurance products for Internet distribution varies, depending mainly on how much individual advice the customer demands. Products particularly suited for Internet distribution are private motor, household, private liability and term life insurance. In this classification, the share of products suitable for Internet distribution in the insurance policy market was between 15 and 20% of premiums in Germany and France in 2000.

The importance of the Internet as a distribution channel is questioned mainly because insurance policies are so-called "low-interest products", i.e. individuals do not normally think about sourcing information about insurance and concluding insurance contracts. Further barriers include: Product complexity requiring individual consultation, security reservations and different priorities set by the insurers, internal conflicts in the insurance companies over rationalisation consequences of e-business, fear of technical faults, customers' preference for personal consulting, the young generation that is most frequently using the WWW is not a insurers' target group, and regulatory issues. However, a broad variety of insurance business models using the Internet as a distribution channel has already emerged. Functions such as underwriting, policy administration, claims management, investment or risk management are outsourced to an increasing number of specialised external providers.

[Survey findings in Greece](#)

Greece appears to be much more developed than commonly-held perceptions of ICT use in South European countries may lead us to expect. Greece has the highest share of enterprises stating a significant part of e-business as well as of enterprises intending to invest more in e-business technologies. Greek enterprises reported a 100% access to the Internet and 100% e-mail use as well as an above-average use of intranet, LAN, WAN and EDI. Recruitment efforts were medium level and recruitment difficulties among the highest. In ICT access, Greece tends towards the average. It is below average in having a website and selling online, lowest in procuring online and has the highest shares of enterprises intending to introduce e-commerce practices. As regards barriers to online sales, Greek interviewees are below the average of agreement in all barriers and tended towards responses of complete agreement. In Greece, concerns about data protection and security are reported to be the single most important barrier to online procurement. Greece performs the lowest or second lowest shares in all forms of online collaboration. Greek insurers reveal a high level of CRM, KM and ERP but do not use SCM at all. Greek enterprises report lower than average levels of e-business impacts except for "offer of products and services".

5.2. Economic implications

- ✓ E-business is significantly impacting the insurance sector value chain and is likely to further penetrate business practices.

The high uptake level of e-commerce practices as well as of internal and external e-business practices in the insurance sector shows that e-business is significantly impacting the insurance value chain. The vast majority of insurance enterprises also intend to meet the requirements of the Information Society by further investing in e-business. Consequently, e-business practices are likely to become even more widespread and more sophisticated in the

future. In this process, the efficiency of IT investments and an effective investment controlling remain a big challenge, particularly when facing the integration of powerful legacy systems.

- ✓ Quantitative level of e-business uptake is high but not yet comprehensive

There is still a long way to go until e-business uptake can be considered as really comprehensive in the sector. The share of enterprises stating that e-business constitutes a significant part of the operations is slightly below the average of all sectors only, which appears to be very low in an information-driven sector. Online sales and procurement is not yet practiced by the majority of insurance enterprises. Online collaboration with business partners appears to be a field where higher uptake could be particularly rewarding, considering the higher levels in other sectors. The level of insurers that changed their products and services offer is small considering the need to present products in a different manner in the Internet.

- ✓ Quality of applications needs to be improved to increase online sales and customer satisfaction

While the quantitative performance of the insurance sector is high compared to the other sectors, the quality of applications still needs to be improved. A lack of consumer interest in concluding insurance contracts online may well be a consequence of poor Internet presentation and service. Findings from other sources as well as expert statements suggest that insurance websites need to be adjusted to customers' needs and e-mail service needs to be improved. Product design needs to be adjusted to Internet requirements, e.g. as there may be less confidence in Internet products due to non-personal interaction, contract duration could be shorter and contract termination could be easier than offline. This may at least apply to non-life insurance. Trust in Internet products could be increased by hallmarks of good quality. Products need to be presented more clearly, e.g., insurers need to explain unambiguously which risks are covered and which are not. Website functions need to be easily manageable, without hang-ups and without losing data

entered when moving back to previous sites. Special website tools to help find the right product could meet the customers' need for information and consulting. Furthermore, electronic Customer Relationship Management tools, reported to be used in almost a third of the enterprises, are likely to be non-comprehensive in most cases and could be further expanded. This does not mean that the quality is necessarily better in other sectors.

- ✓ E-business induces opportunities and threats for insurance SMEs and new businesses

The rationalisation and outsourcing process currently on-going in the insurance business offers opportunities for small and medium-sized companies supplying special insurance services. Reduced transaction costs due to Internet applications change the make-or-buy decision of insurance firms.

Special services in the field of product development, distribution, administration, asset management and damage management can be outsourced to special suppliers. This may be an opportunity for SMEs, giving them specialisation strength parallel to the strengths acquired by large business units through mergers and acquisitions.

- ✓ New work roles and skills requirements are unlikely to replace field service

New work roles and skills requirements are emerging: Answering e-mails and call centre inquiries requires different social and technical skills than communicating personally with customers in the field. Employees need to adjust their skills and companies need to offer training to their personnel.

However, there is not necessarily a trend towards dramatically reducing field service in the course of increasing online sales. Online sales will probably only capture a minor portion of total sales because some products – e.g., life insurance and pensions – are better sold personally and many customers prefer personal interaction. The Internet has already gained an important role in pre-sales information and after-sales service, but it is unlikely to replace field service.

5.3. Policy implication

- ✓ Promoting specialised research, education and knowledge transfer is vital to assist insurance firms to be at the forefront of e-business application

The research and education system could contribute more to e-business penetration in the insurance sector. The research for this report highlights the fact that there may be a lack of e-business expertise in insurance research and education. Student education as well as political and business consulting in the insurance field may benefit from promoting insurance e-business in university research and teaching. Networks of excellence between public research institutions and insurance firms can be established and promoted to facilitate a transfer of knowledge about technology and business practice.

- ✓ Communicating good practice could help to make Internet insurance more acceptable to customers

The most important e-insurance barriers may be not of legal or technical nature, but related to human behaviour. Insurance policies are so-called "low interest products", i.e. of little everyday interest to people, and customers often require personal consulting. These barriers can hardly be overcome by political measures. However, they can be tackled by indirect means, for example, political bodies and industry associations can identify and communicate good practice of how insurance firms raise awareness for their products in the Internet and how they communicate electronically in an attractive manner.

- ✓ Developing technical applications could decrease security reservations and increase usability of the Internet for complex insurance products

In technical terms, IT security standards should be further developed, and electronic signatures should become more economic in order to be

accepted by Internet users. Both fields could benefit from publicly funded pilot projects. As regards preferences for personal consulting and product complexity, it is up to the insurers to develop Internet applications that allow in-depth online information about insurance products.

- ✓ Encouraging SMEs to apply e-business is important to bridge the digital divide between company size classes

The fact that insurance SMEs generally lag behind large companies may call for particular measures supporting e-business use in insurance SMEs. However, such measures should take into account that SMEs are a very heterogeneous group. Firstly, they differ in size: a one-man or one-woman firm is quite different from a 30-employee company or even an enterprise with 249 employees. Secondly, the target of e-business promotion in SMEs should not be to simply increase quantitative application levels. If SMEs lag behind large companies in ICT and e-business use, this may be due to the fact that SMEs do not need certain applications. For example, e-CRM data mining tools may be useless in a small company with personal contacts all customers. In any case, the policy implications on networks of excellence and good practice communication mentioned above could be of particular value for SMEs, too. Further possible policy activities include issues related to the limited investment power in SMEs, such as fostering the development of affordable e-business modules and security technology for SME needs and promoting open standards and interoperability.

- ✓ Creating the European legal framework is necessary to facilitate cross-country insurance business

Legal aspects should have a high priority in promoting e-business in the insurance sector. In respect of cross-national legal issues, it continues to be of high importance to pursue the European policy road map towards an internal market for retail finance until 2005. Currently an insurer needs to develop a local product for every EU market because insurance law in the Member

States is not identical, the EU Directive on distance marketing of financial services is implemented in different ways, and the tax frameworks for pensions are inconsistent. Further harmonisation of the implementation of the e-Commerce Directive and the Distance Marketing Directive as well as harmonisation of trade-mark right would appear to be helpful. Such harmonization would be of particular benefit to SMEs which may lack the resources for marketing and selling in a large number of countries with different legal frameworks. Moreover there should be clarification under what preconditions an online contract has been concluded in legally binding terms. Nevertheless, even in a situation of complete legal harmonisation, cultural barriers such as differing security attitudes as well as language barriers would remain so that there would still be impediments to international marketing.

- ✓ Weighing consumer protection and easy marketing opportunities to promote online insurance

For promoting Internet insurance, a thoughtful weighing of consumer protection and easy marketing is required. Some insurance regulations may appear to be overly strict, requiring the insurance firms to explain contract conditions in unanimous juridical terms at the expense of comprehensibility. However, since the Internet opportunities of personal consulting are limited, customers who do not understand the terms are unlikely to conclude insurance contracts online. Thus, at least as regards simple non-life insurance that does not imply much risk and is not expensive, it may be advisable to limit the level of regulation to minimum standards.

- ✓ Country-specific activities are advisable to enhance e-business use in laggard countries

The national differences call for country-specific measures to promote e-business in insurance firms. France in particular and to some extent also the UK revealed unexpectedly low levels of ICT and e-business application. Since these are two of the three largest insurance markets in the EU, it could be of

EU-wide benefit if French and UK insurers increased their e-business sophistication. However, the assurance in other countries could also benefit from national activities in those e-business fields in which they performed unsatisfactorily.

PART 3: EVALUATION AND COMPARATIVE ANALYSIS OF WEBSITES OF FUNDS OF SOCIAL INSURANCE

CHAPTER 11: OBJECT AND AIM OF RESEARCH

1. Introduction

The speed with which has been developed the technology the last decade is at general acknowledgement "exceptional". Today the Internet becomes widely acceptable as an excellent source of finding of information. In daily base, millions of people use Internet for communication, for access in information of various thematic regions, for research and for education. Almost every organisation wishes his presence in the Web, so that it promotes distributes its content and activities via the Internet. Despite the widest henceforth use of Internet in the finding of information, it is still open the question of benefit and determination, in sufficient degree, directives and good proceeding on the disposal of information. The result is that a large number of web sites do not still have the required quality. Even if enough systems have been proposed up to today and a lot of methods have been used for the study of quality of web sites, the relative developments are based more on the evaluation quality of contacts and the way of manufacture of web sites and not in the quality of the content. In this

contributes mainly the fact that the type of content can vary from web site to web site. Consequently, there exist a need for the comprehension of significance of quality of web sites, the adoption of methods and techniques which facilitate the access at the web sites and the concretisation of systems that determine high quality of web sites.

In general, the question of finding and analysis of good practices and the evaluation of quality of web sites is a process that is based on criteria of choice, in methods of measurement of these criteria and in the analysis of results. Also many times it requires not only personal contact with the creators of their web sites but also with their users. Very important initiatives in the European Union have been created to the realisation of this aim, that is to say the appointment of good practices and criteria of quality for the web sites.

2. Object and aim of research

Object of the research is in initial stage the localisation of institutions of insurance in Greece that are activated in the field of internet and provide via their web sites useful information to the users. Afterwards, being located and recorded the network places of them, a questionnaire- "leave" of information will be worked out which will give us useful information, after its analysis, above the individual characteristics of their web sites. Thus the web sites could be evaluated and compared each other but also with similar web sites of the abroad.

Aim of the research is via the evaluation of network places, to be worked out graphs, to be presented statistical elements and to be existed a presentation of results per criteria of evaluation. Thus we will be in position to present the strengths and weaknesses of each network place, to be placed in the categories that in general face some problem and accordingly to propose solutions so as to be corrected any imperfections.

CHAPTER 12: WAY OF CONDUCT OF RESEARCH

1. Introduction

The evaluation of the usability and quality of product is a basic and important process. For the evaluation of the usability exists an abundance of available methods that vary from very simple until very sophisticated and from very cheap until those that require exceptionally big number of resources. Each method has her requirements and advantages and it is applied in concrete stages of the life circle of the product.

In general does not exist unanimity in which methods are more efficient or suitable. Thus the bigger problem in the evaluation of the usability and quality of the product is located in the choice of method that should be used. With reference to be facilitated the process of choice, exist the need for classification of existing methods according to a total of predetermined criteria. These criteria concern for the participants of the process (simple users or experts), for the place of conduct (in laboratory of usability or no), for the phase of the circle life of the product that can be applied and for the type of results that achieves (qualitatively or quantitatively). A common approach is the categorisation of evaluation of usability in two types:

- ✓ *The formative evaluation*, which is applied at the process of growth of product or system.
- ✓ *The deductive evaluation*, which is used for the evaluation of final form of system or product. It is applied before or afterwards the distribution of product in the market and it aims in the control of observation of specifications of usability or in comparison with competitive products.

According to the science of usability of software, the methods of evaluation of usability are separated in three general categories: Exploratory Methods (Inquiry), Analytic methods (Inspection) and Experimental Methods (Testing).

2. Methods of evaluation of usability

Exploratory Methods (Inquiry)

The exploratory methods are carried out off laboratories of usability and require the attendance of users. In the methods of this category, people that survey the usability assemble information with regard to the preferences and the needs of users and check the degree of comprehension of system from

the side of users. The collection of the above information includes observation of users while they use system in real environment or study of answers of users in orally questions or in questions via printed forms. The exploratory methods include: *Contextual inquiry, Ethnographic Study/Field Observation, Focus groups, Survey, Questionnaires/ "Leaves" of information, Journalled session, Self reporting logs, Screen snapshots.*

Analytic methods (Inspection)- Methods of Observation

The analytic methods of usability are carried out in usability laboratories without to be essential the attendance of users. In these methods, people that survey examine various sides of system, trying to detect violations of established concepts of usability, without the entanglement of users in the process evaluation. These people can be experts of usability or designers and engineers with special experience (e.g. knowledge in specialised fields or models). The term "observation of usability" was invented by Nielsen and Mack, while such methods constitute development of previous interrelations and methods of observation of code that have been used for the technology of software for the correction and improvement of code.

Typically, an observation aims in the finding of usability problems in a system (or prototype of product) and in the use of these problems for determination of ways for the improvement of usability.

Physically, the application of such methods is supported in the good comprehension of usability concepts from the people that survey (e.g. how these can be applied in the analysis of a particular application) and in the ability of these people to discover crunches in which are presented the problems. Different methods can be used for the observation of usability of a product. These methods are: *Discount usability engineering, Cognitive walkthrough, Formal usability inspections, Pluralistic walkthrough, Feature inspection, Consistency inspection, Standards inspection, Control table of instructions.*

Experimental Methods (Testing)

The experimental methods are carried out almost every time in usability laboratories with the attendance of users to be essential. In these methods, a

representative sample of users executes typical works using the system that will be evaluated (or a model of system) and the people that make the survey use the results in order to discover how much the contact of user supports the users in the completion of their work. Substantially, the experimental methods deal with the real behaviors, that are observed by certain representatives of real users while interact with a system.

The methods of this category aim in the recording of data relatively to the performance of the system and the users, which can wherefore be analyzed. Typical data that are collected at their duration are the time of implementation work of users, the number of errors and the subjective satisfaction of users. A lot of test from the part of users take place in particular equipped usability laboratories. An experimental method can be constituted from a comparative and an absolute evaluation. The most important experimental methods are: *Protocol of subject that speaks and expresses its feelings during the experiment, Co discovery, Question-asking Protocol, Measurement of performance, Eye tracking.*

Each method has advantages and disadvantages and can be applied in different stages of the life circle of the product. Decisive role in the choice of the most suitable method for an evaluation of usability possesses the cost of each method (with terms of time and effort that is required), if the method is carried out in a usability laboratory or not and the users that involves (simple users, persons in charge of growth of software, experts of usability, experts in the thematic region of application etc.).

Generally, in the evaluation of quality and usability of a web site, it is proposed the combination of two or more methods from above in order that the results are rendered as long as possible more precise and valid. Specifically:

- Ø The analytic methods of usability should be carried out joint with experimental methods of usability evaluation.
- Ø The method of cognitive walkthrough should be supplement with a method of independent script such as the method of discount usability engineering.
- Ø The exploratory methods (like the questionnaires or the interviews) should be completed with direct methods of usability control (like the

protocol of subject that speaks and expresses its feelings during the experiment).

The protocol of subject that speaks and expresses its feelings during the experiment is a popular technique that is used at the duration of experimental controls of usability. At the duration of experiment, where the participant executes a project as a department of a script use, is asked by him to deposit his thoughts, his feelings and his opinions. This method requires relatively few resources and it has been proved particularly effective.

However the joint use of two or more methods of usability evaluation, involves big cost and a lot of time for the conduct of controls. Even in cases where is followed one only method and which requires extremely little time for the conduct and its implementation (e.g. discount usability engineering), this cost comes in conflict with two fundamental aspects of today's web sites.

- The technologies of the Web develop extremely fast, allowing the growth of sophisticated tools and the realisation of complex interactions.
- The life circle of a web site is extremely small. The maintenance of a web site is executed in extremely faster rhythms than other products of software because of the pressure of market and the lack of obstacles in their distribution via Internet. Moreover, the range of the web site that requires maintenance is so much wide that many times is required a re-designing of the web site.

As then the needs for changes in a web site are increased in number and variety with rapid rhythms, the control of their quality is an essential and repeated step during the life circle of the web site. This implies the consumption of more resources for the indemnity of quality of the web site.

3. Description of the selected method

It is known, that in the majority of cases the conduct of experimental controls of the quality is rendered almost impossible. The experimental methods require an important amount of faculties and resources which typically is not supported by most organisations. Specifically the experimental methods take

place in specific equipped laboratories of usability and require the participation of real users.

Regarding the analytic methods, there exist a big degree of subjectivity in the translation of criteria and the way that these are used during the evaluation. The process of measurement of quality should be structured and organised. This means that it should be determined precisely the way of interaction of people who conduct the survey with the application during the measurement of various criteria.

The approach that is followed in this paper, at the problem of determining the process of evaluation of quality is the use of questionnaire. In these frames is required the formation of a model questionnaire, that contains and determines the way of measurement of metrics, which recommend the criteria of quality. Substantially each factor-metric is analyzed in one or more questions that constitute a part of questionnaire and the answer of these corresponds in the degree of satisfaction of each criterion of quality.

The questionnaires are ready recorded questions that are given in the user-asked and he/she records his/her answer or checks a degree of subjective satisfaction for certain parameter of the system. The questionnaires differ from the interviews at the fact that they are less flexible, since the questions are recorded and they cannot change case by case. Also they differ from the surveys at the fact that they constitute recorded lists of questions and not random interviews and therefore require more effort from the side of the user in terms of the completion of the questionnaire. At next unit follows the presentation of the questionnaire.

4. Presentation of the questionnaire

This unit presents and describes the questionnaire that is used for the evaluation of quality of web sites of social insurance in Greece, in the frames of the present postgraduate paper. The questionnaire that will be analyzed afterwards is composed from 79 questions that come under 9 general categories. These categories are the following: *Sorting in general categories, Guest's service, Insured people service, Employer's service, Declarations-Competitions, E-services for the insured people, On-line services for the employers, Usability, Transactions'-Content's safety.*

The category "Sorting in general categories" is not a category where are studied some characteristics of a web site but for reasons of facility so that are clearer the results and the place that receives each organisation that is studied with regard to the others, groups the all remainder categories.

Each question can be answered with one and unique way, depending on the type of this. In this particular method are provided four different ways of answer:

- § Text answer. In this case it is asked from the people that conduct the survey to answer periphrastically (import a text in a text field) that would answer in the question.
- § Binary type answer. It has to do with questions that are susceptible of one from the two answers: Affirmative answer (Yes) or Negative answer (No).
- § Multiple choice answer. It has to do with questions that can be answered with a price from a total of distinguishable prices. In this case the total of distinguishable prices is [0, 1, 2, 3, 4, 5]. Price 0 declares that the characteristic under review does not satisfy the requirements in minimal, while price 5 declares complete satisfaction of requirements that correspond in the question characteristic. Prices between 0 and 5 declare a partial satisfaction of requirements.
- § Combination of text answer with binary type answer or multiple choice answer. It has to do with questions that are answered or via a binary price (yes/no) or via a price from a total of prices ([0, 1, 2, 3, 4, 5]). The answer text aims to the benefit of information, reviews and comments from the people that conduct the survey as feedback for future publication of the web site that is under evaluation.

In the frames of this postgraduate paper, the method that we will follow for the evaluation of social insurance web sites is the answer of binary type which means that the answer could be "Yes" or "No". That is to say that all the questions are susceptible of answers of this type and not answers of text or marking. What however we will make in this paper is that the place of "Yes" will take the number 1 and the place of "No" will take number 2. We make

this change for reasons of facility in order that the sum is numerical; therefore we will have quantitative characteristics to analyse, something that will also help us in the further analysis of results via diagrams. With this way, it will be also easier the marking of the web sites and the classification of these.

After the marking of every characteristic-questionnaire that is included in the questionnaire, we will get a number (which refers to the "Yes") and we take out an average of every category. Then, the last step is the classification of the social insurance institutions according to these averages. *Because in this paper we target in a website content analysis the questionnaire will be as following.*

| Sorting at the General Categories | | Marking | |
|-----------------------------------|-----------------------------------|---------|--|
| Position | | | |
| 1 | Guests' Service | | |
| 2 | Insured people's service | | |
| 3 | Employers' service | | |
| 4 | Declarations-Competitions | | |
| 5 | E-services for the Insured people | | |
| 6 | E-services for the Employers | | |
| 7 | Usability | | |
| 8 | Transactions' -Content's Safety | | |
| Gradation | | General | |
| Classification | | | |

| | |
|---|--|
| Guests' Service | |
| Available 24/7 | |
| Support/Ability to choose a foreign language | |
| Information about the institution/History-Executive Synthesis-Short Description | |
| Announcements-Press Reports | |

| | |
|--|--|
| List of the insurance services | |
| List of the hospitals-doctors-pharmacies etc. | |
| List of the civil services and other emergency phone numbers | |
| Communication phone numbers | |
| E-mail | |
| FAQ | |
| Search machine in the site/internet | |
| Links to Websites with similar content | |
| Consumer's legislation and transactions' safety | |
| Opinion questionnaire about the site | |
| Calculator and money converter | |
| Record of policy security and data protection | |
| Policies against SPAM | |
| Date of the last renewal | |
| Total Mark | |
| Category's Marking | |

| | |
|--------------------------------|--|
| Insured people's Service | |
| Announcements-Deadlines | |
| Insurance Legislation-Circular | |
| Insured Guide | |
| Forms | |
| Fill-in advice | |
| Total Mark | |
| Category's Marking | |

| | |
|--------------------------------|--|
| Employers' service | |
| Announcements-Deadlines | |
| Insurance Legislation-Circular | |
| Employer's Guide | |
| Forms | |
| Fill-in advice | |

| | |
|--------------------|--|
| Total Mark | |
| Category's Marking | |

| | |
|--------------------------------------|--|
| Declarations-Competitions | |
| Declaration of stuff competition | |
| Declaration of service competition | |
| Other declarations | |
| Declarations' and forms' downloading | |
| E-procurement | |
| Total Mark | |
| Category's Marking | |

| | |
|-----------------------------------|--|
| E-services for the Insured people | |
| On-line data changing | |
| On-line data prompt | |
| On-line certification issuance | |
| On-line pension calculation | |
| On-line help | |
| Forms' downloading | |
| Help step to step | |
| Total mark | |
| Category's Marking | |

| | |
|--|--|
| E-services for the employers | |
| On-line registration to the e-services | |
| On-line data changing | |
| On-line data prompt | |
| On-line certification issuance | |
| Sending of access password to an e-address | |
| On-line prompt of periodical references | |
| On-line reception of insurance awareness | |
| On-line charge payment | |

| | |
|---|--|
| 5 or less steps for the completion of the procedure | |
| On-line help | |
| Forms' downloading | |
| Help step to step | |
| Total Mark | |
| Category's Marking | |

| | |
|---|--|
| Usability | |
| Web Server speed | |
| Suggested Screen Analysis | |
| Graphics Simplesness | |
| Absence or least presence of animation | |
| No obligatory installation of plug-ins (flash, shockwave) | |
| Texts and graphics without frames | |
| Minimization of the screen rolling | |
| Consistency at the screen designing (colour, links etc.) | |
| System demands | |
| Toolbars | |
| Tour guide of the web site | |
| Contents with minimized links | |
| Colour combination | |
| Comprehensible content | |
| Total Mark | |
| Category's Marking | |

| | |
|---|--|
| Transactions'-Content's Safety | |
| Bank account debit | |
| Safe transactions SSL 128 bits | |
| Safe transactions SSL 40 bits | |
| Without obligatory installment of X.509 Certificate | |
| On-line confirmation | |
| Total Mark | |

| | |
|--------------------|--|
| Category's Marking | |
|--------------------|--|

| |
|--------------------------------------|
| Web Site: |
| <p>Short Description-Evaluation:</p> |

5. Analysis of certain characteristics that appear in the questionnaire

FAQ

FAQ is an acronym for "Frequently Asked Question(s)". The term refers to listed questions and answers, all supposed to be frequently asked in some context, and pertaining to a particular topic. Since the acronym originated in textual media, its pronunciation varies; "fak," "faks," "facts," and "F.A.Q." are commonly heard. Depending on usage, the term may refer specifically to a single frequently asked question, or to an assembled list of many questions and their answers.

Originally the term FAQ referred to the Frequently Answered Questions, and listed answers that had previously been posted to the mailing list. The word now is usually considered Frequently Asked Question and the compilation of

questions and answers was known as a FAQ list or some similar expression. Today "FAQ" is more frequently used to refer to the list, and a text consisting of questions and their answers is often called a FAQ regardless of whether the questions are actually *frequently* asked (if asked at all). This is done to capitalize on the fact that the concept of a FAQ has become fairly familiar online - documents of this kind are sometimes called FAAQs (*Frequently Asked and Anticipated Questions*).

SPAM

Spamming is the abuse of electronic messaging systems to indiscriminately send unsolicited bulk messages. While the most widely recognized form of spam is e-mail spam, the term is applied to similar abuses in other media: instant messaging spam, Usenet newsgroup spam, Web search engine spam, spam in blogs, wiki spam, mobile phone messaging spam, Internet forum spam and junk fax transmissions.

Spamming remains economically viable because advertisers have no operating costs beyond the management of their mailing lists, and it is difficult to hold senders accountable for their mass mailings. Because the barrier to entry is so low, spammers are numerous, and the volume of unsolicited mail has become very high. The costs, such as lost productivity and fraud, are borne by the public and by Internet service providers, which have been forced to add extra capacity to cope with the deluge. Spamming is widely reviled, and has been the subject of legislation in many jurisdictions.

Policies Against Spam. If someone wants to subscribe to a web site in order to get information by the administrators of this site, the e-mail address must be kept secret. If it is not kept secret and it is presented somewhere in the web site, then it must be appeared with another form. For example the place of the symbol "@" must be taken from a picture or a symbol that looks like the symbol "@" or this symbol could be replaced by an entire word (e.g. papaki). Thereby it will be very difficult for the advertising companies to use their programs that copy the addresses of the subscribers and send them spam e-mails.

Policy Security and Data Protection

In order to understand if a web site has policy security or data protection, that is to say if a web site has much more protection than others, then this can be realized as following. The frame in which can write an address in a browser, takes a yellow colour and at the right side of this place appears a lock. If you click upon the lock then some information appear in a new frame. These information show the type of the protection that exists in the web site. For example at the web site of the Yahoo-mail it is appeared the following information:

“Web site identity verified and connection encrypted (High-grade encryption). Encryption makes it difficult for unauthorized people to view information travelling between computers. It is therefore very unlikely that anyone read this page as it travelled across the network. The certificate that has been verified for the uses of this web site is SSL Server Certificate”.

If a web site does not has a lock at the right side of the frame where we put down the address, then we right-click and go to the tab “view page info”. There we can find out if a certificate is used and which is this.

E-Procurement

Electronic Procurement, sometimes also known as supplier exchange, is the business-to-business or business-to-consumer purchase and sale of supplies and services through the Internet as well as other information and networking systems, such as Electronic Data Interchange and Enterprise Resource Planning. Typically, e-procurement Web sites allow qualified and registered users to look for buyers or sellers of goods and services. Depending on the approach, buyers or sellers may specify costs or invite bids. Transactions can be initiated and completed. Ongoing purchases may qualify customers for volume discounts or special offers. E-procurement software may make it possible to automate some buying and selling. Companies participating expect to be able to control parts inventories more effectively, reduce purchasing agent overhead, and improve manufacturing cycles. E-procurement is expected to be integrated with the trend toward computerized supply chain management.

Secure Sockets Layer (SSL)

Transport Layer Security (TLS) and its predecessor, Secure Sockets Layer (SSL), are cryptographic protocols that provide secure communications on the Internet for such things as web browsing, e-mail, Internet faxing, instant messaging and other data transfers. There are slight differences between SSL and TLS, but they are essentially the same.

The TLS protocol allows applications to communicate across a network in a way designed to prevent eavesdropping, tampering, and message forgery. TLS provides endpoint authentication and communications privacy over the Internet using cryptography. Typically, only the server is authenticated (i.e., its identity is ensured) while the client remains unauthenticated; this means that the end user (whether an individual or an application, such as a Web browser) can be sure with whom it is communicating. The next level of security—in which both ends of the "conversation" are sure with whom they are communicating—is known as mutual authentication. Mutual authentication requires public key infrastructure (PKI) deployment to clients unless TLS-PSK or TLS-SRP are used, which provide strong mutual authentication without needing to deploy a PKI. TLS involves three basic phases:

1. Peer negotiation for algorithm support
2. Key exchange and authentication
3. Symmetric cipher encryption and message authentication

TRANSACTION'S SECURITY. Today there is an importance of security regarding Personal Data Protection, as well as electronic transactions and many web sites have taken all the necessary precautions with the use of the latest methods in order to get the best possible security. All the information that someone provide are safe and confidential. In order to secure a web site the users' personal date, the web sites use the SSL technology (Secure Sockets Layer). SSL is considered to be the most reliable medium for safe transactions through the internet in a worldwide base. With the use of this technology, every information that someone provide in a web site is coded before it gets online and then the authenticity of the message and the server is checked. SSL come out at 2 types, 40-bit and 128-bit. The larger the number og bits, the

harder it is for the coded message to be penetrated. The use of a SSL 128-bit, is a billion times safer than the 40-bit.

X.509 Certificate

The X.509 certificate is a popular model for the certificates of public key. The X.509 certificates are widely used from a lot of modern cryptographic protocols, including SSL. Each X.509 certificate includes a number of publication, a serial number, information of identity, information relative to the algorithm and the signature of the principle that publishes it. The X.509 system includes also the CRL method - list of retraction of certificates - implementations (often unattended in the PKI systems).

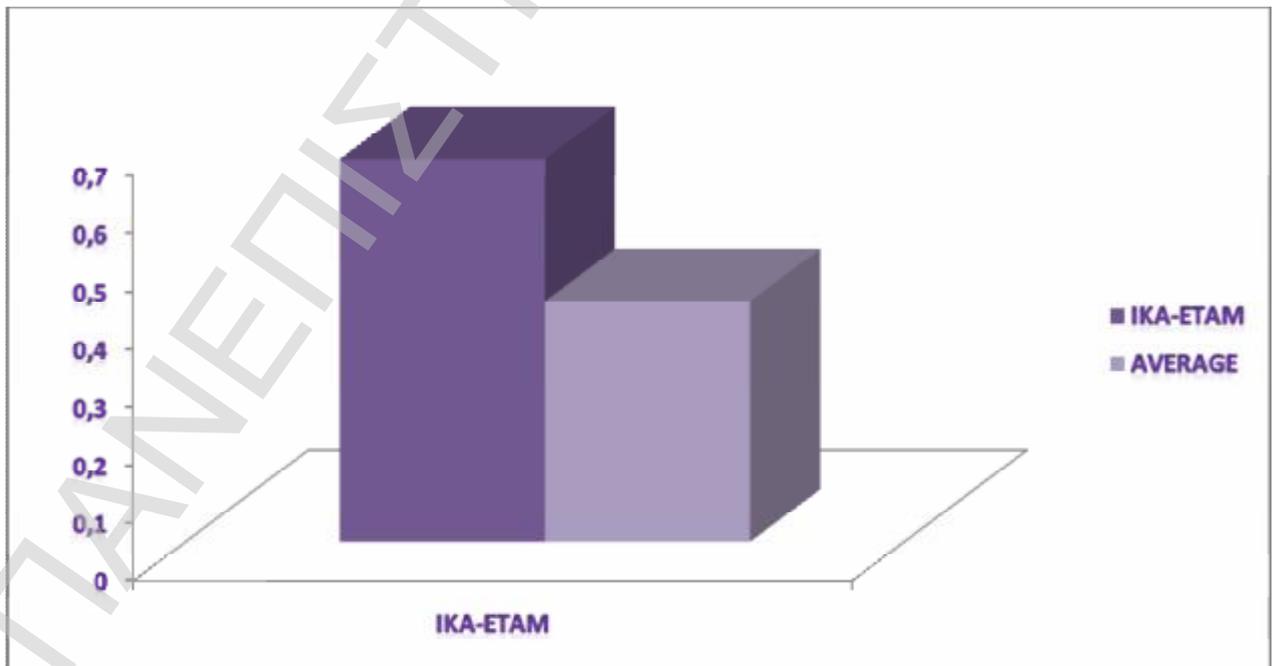
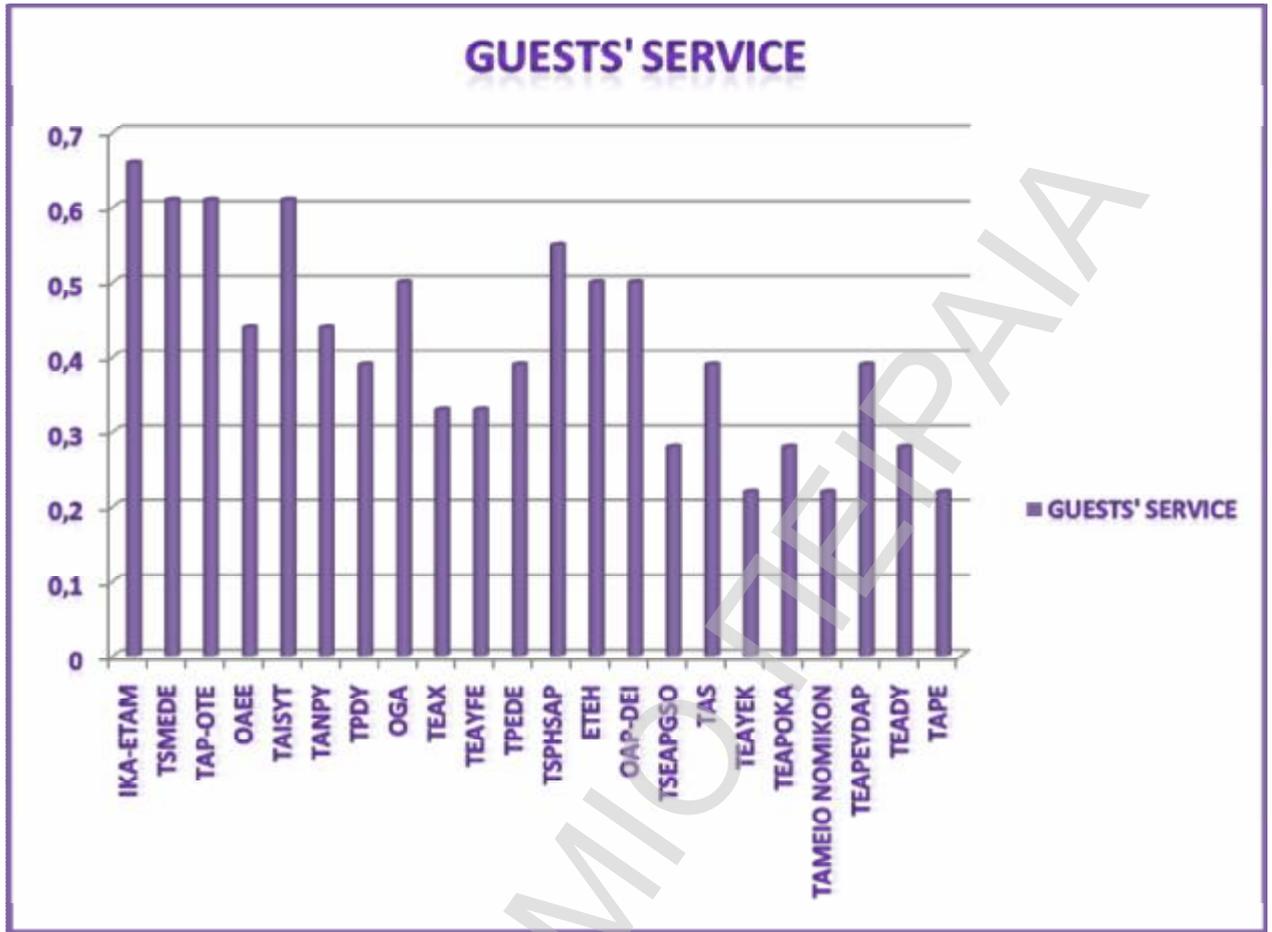
CHAPTER 13: MARKING AND CLASSIFICATION OF THE TOTAL OF FUNDS IN GREECE

In this chapter we will proceed in the marking of web sites of the institutions of social insurance that are activated in the Greek field. The process of marking was described in the previous chapter. Afterwards the marking of funds will follow a hierarchy of these so that we will be in a position to understand which are the better web sites base content analysis, to present the hierarchy of these and finally to be presented some diagrams per category. For reasons of utility, all the questionnaires of the funds that are studied in this survey as also the table of their general marking and their sorting, are presented at the appendix of this paper. Studying these questionnaires it is easily understood for anyone which are the strengths and the weaknesses of every fund, which is its position at the final sorting, which are the categories that every fund is in need for improvement, etc.

CHAPTER 14: PRESENTATION OF RESULTS PER CRITERION OF EVALUATION

In this chapter there will be presented some diagrams that will concisely present the results per category of the questionnaires that have been studied. Thus it will be obvious certain things as which social insurance institution is better per category, in which size it is better concerning the others, which follows in the classification etc. All these will be presented with numerical data and it will be evident to each reader in which categories outclasses each social insurance institutions separately, in which it should be improved and what should change. That is to say the strengths and the weaknesses of each social insurance organization that in this research these will appear per category. Thus we will be in position later to propose solutions so that we can improve the picture of certain social insurance institutions that fall short enough and in general the picture of all institutions that are activated in the field of internet to their best.

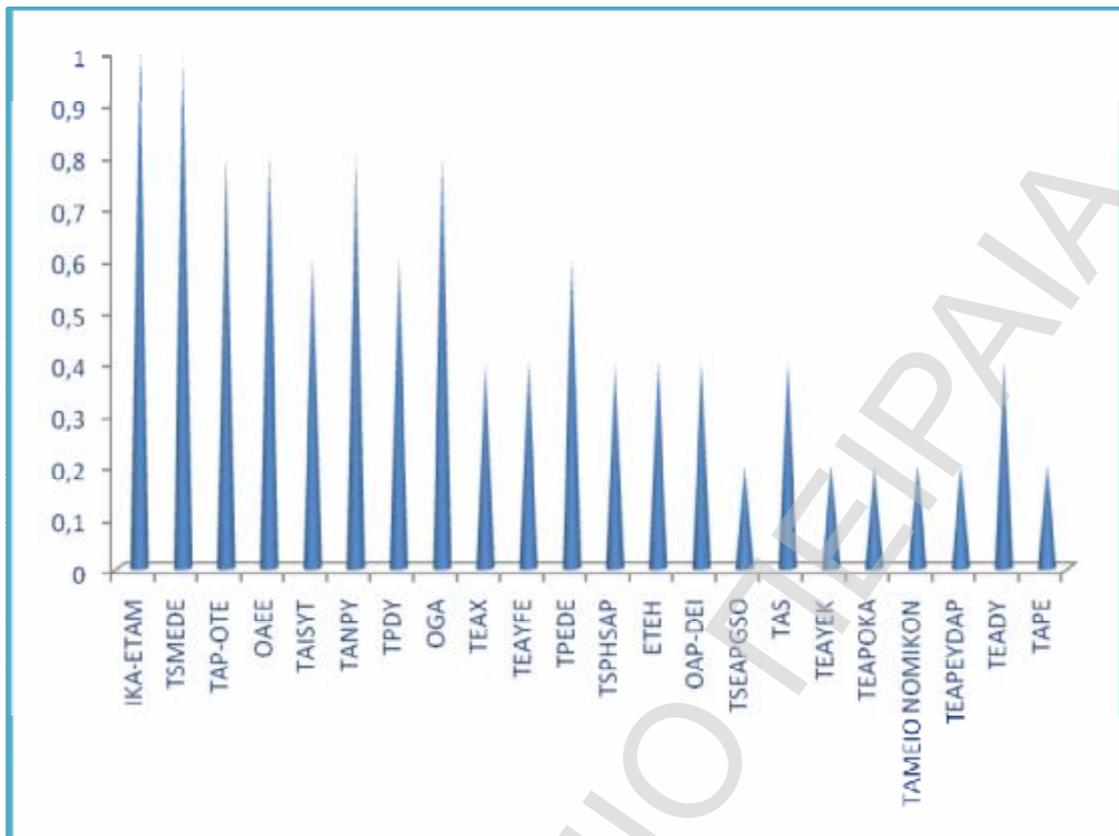
1. Guests' service



As we can observe at the cylinder diagram the first position at the category of guests' service receives the social insurance institution IKA-ETAM and follows the TSMEDE, the TAP-OTE, the TAISYT and the TSPHSAP. As we can see the IKA-ETAM is by far the best institution as concerns the specific category and the next three institutions that follow are approximately at the same level. The worst institutions at this category are the TEAYEK, TAMEIO NOMIKON and TAPE. The average of the marks that all the institutions have taken at this category is 0,41. That means that the IKA-ETAM's mark which is 0,66 is by far better from the average mark of the other social insurance institutions. That means that there is a better informing for the visitors of this web site and that the services provided to the visitors are many and of a high quality. One last thing is that only 8 institutions have a mark above 0,50 which means that the other 12 have a mark under 0,50. As we can easily conclude, the majority of the social insurance institutions fall short significantly in this category.

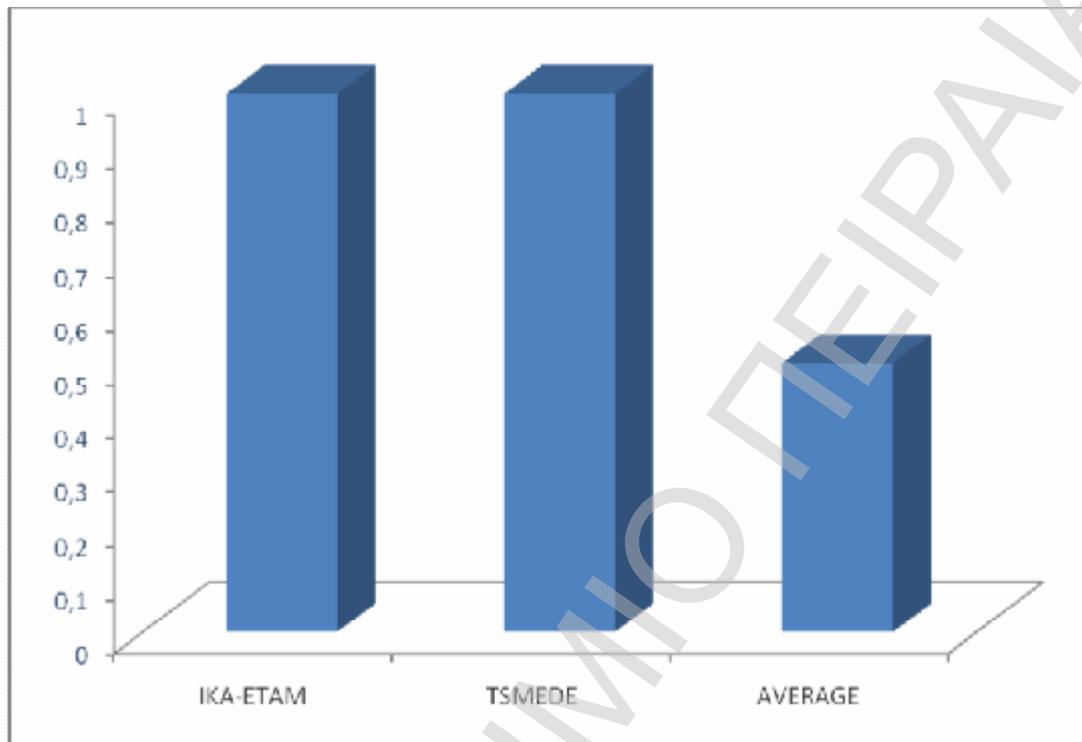
2. Insured people's service

In this category we study the services that are provided from a web site to the insured people. The insured people are the main visitors of this kind of web sites and all the social insurance institutions must target to the better services that are provided to them.



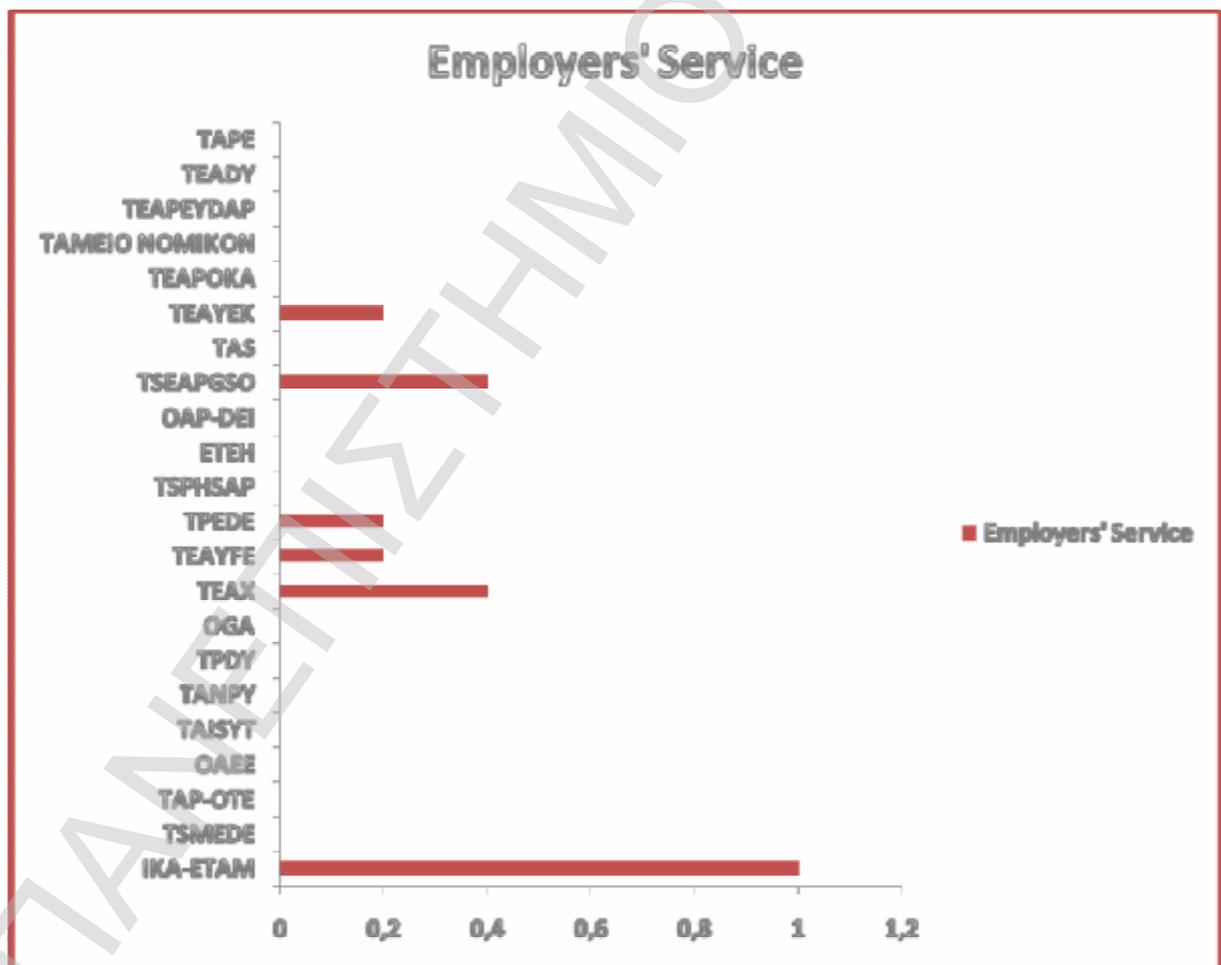
As we can observe from the pyramid diagram above, the only marks that the institutions can take in this category are the 0, 0.20, 0.40, 0.60, 0.80, 1. The social insurance institutions that lead in this category are the IKA-ETAM and the TSMEDE. As we can observe, these organizations have a mark (1.00) which is the best mark that an institution can take. This means that the services provided to the insured people of these funds are excellent and that the volume of information concerning the services is very large. The next 4 institutions that follow in this category and have a mark of 0.80 are the TAP-OTE, the OAEE, the TANPY and the OGA. These institutions are in a very good level of provided services and need only a little improvement in order to offer excellent services. The worst institutions of this category are 6 and have a mark of only 0.2. We have to add here that from the total of 22 institutions; only 5 have a mark of 0.80 and above which means that in this category a lot of changes must be done in the majority of the institutions in order to improve their image concerning the services that are provided to the insured people. As we can also observe is that the two funds that lead in this category have a mark that is by far better than the average mark of the total of the funds (The

average has a mark of 0,50). This acceptance agrees with the previous conclusion which mentioned that a lot of changes must be done from the majority of the funds in order to be improved the provided services to the insured people.



3. Employers' service

In this category we study the services that are provided to the employers. It is important for a web site to offer many services for the employers but unfortunately the majority of web sites do not offer this option. When we refer to the employers' service we have to do with informing about announcements-deadlines, if the web site has forms and instructions about how to fill them etc.

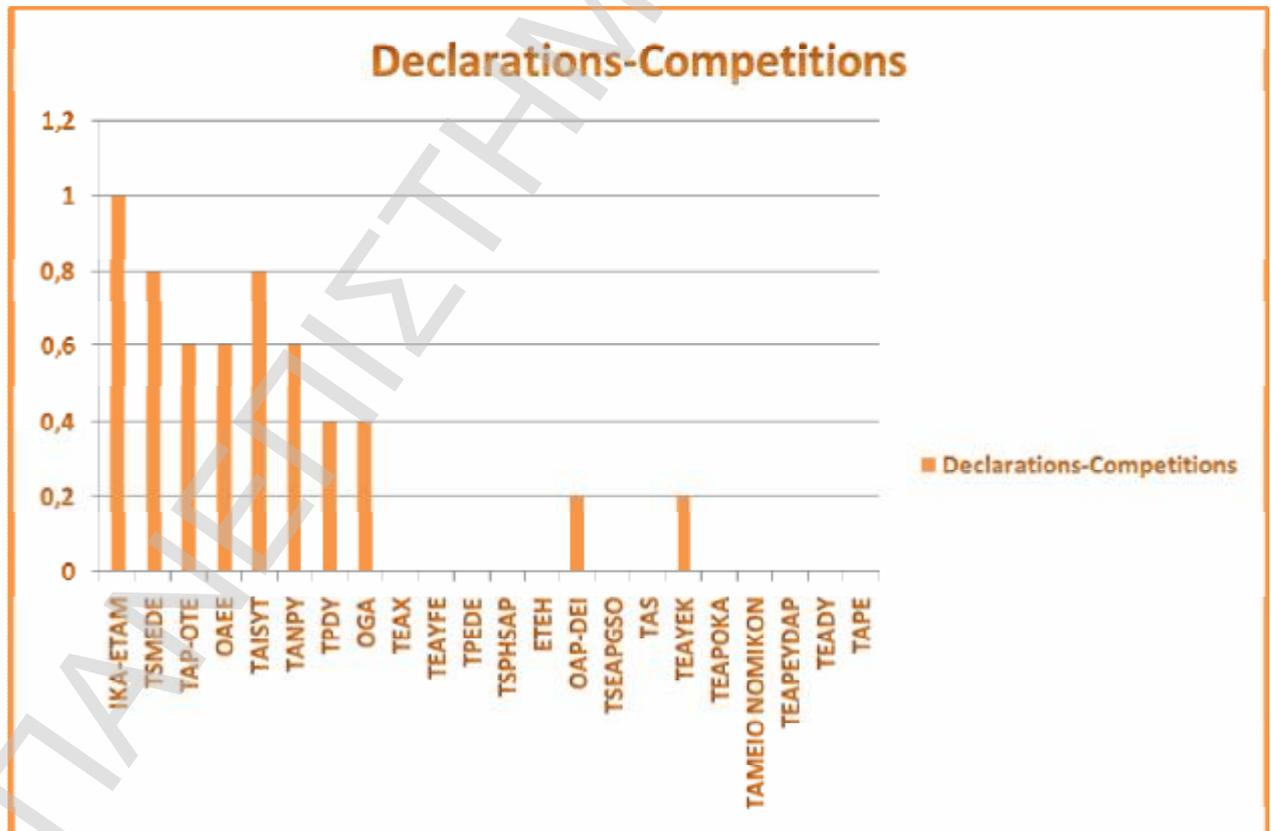


As we can observe at the previous diagram concerning the employers' service, only 6 out of 22 social insurance institutions offer services to the

employers. From these institutions only the IKA-ETAM offers all the services that could be available from such a kind of web sites. IKA-ETAM offers high quality of services and the employers are fully informed for the services that are provided to them. The other 5 institutions that offer only some services are the TEAYEK, the TSEAPGSO, the TPEDE, the TEAYFE and the TEAX. All the remaining institutions have no informing about this kind of services. As we can easily understand all the institutions except IKA-ETAM have to improve dramatically their web site in order to add services that could be available to the employers.

4. Declarations-competitions

At this category we study the information that is provided to a visitor a web site, to an insured or to an employer concerning declarations-competitions. It is important for a web site of a social insurance institution to offer information about declarations of service competitions because it means sometimes places of work that can be covered from interested people.



As we can observe from the previous bar diagram the only web site of a social insurance institution that offer excellent and full informing about stuff competitions, service competitions, e-procurements and forms available for downloading, is the IKA-ETAM. The institutions that follow at the sorting concerning this category are the TSMEDE and the TAISYT which are in a very good level of informing about declarations-competitions. A very important fact is that only 10 institutions out of 22 have even low informing. The other 12 institutions have null informing. This means that the majority of the funds have to make radical changes at their web sites in order to include some information about declarations-competitions.

As we can also observe at the following diagram, the average of the marks of all the institutions at this category is 0,25. This means that the IKA-ETAM is 4 times above the average which means that is by far the better institution at this category. It is also remarkable that only 8 funds are above this average.



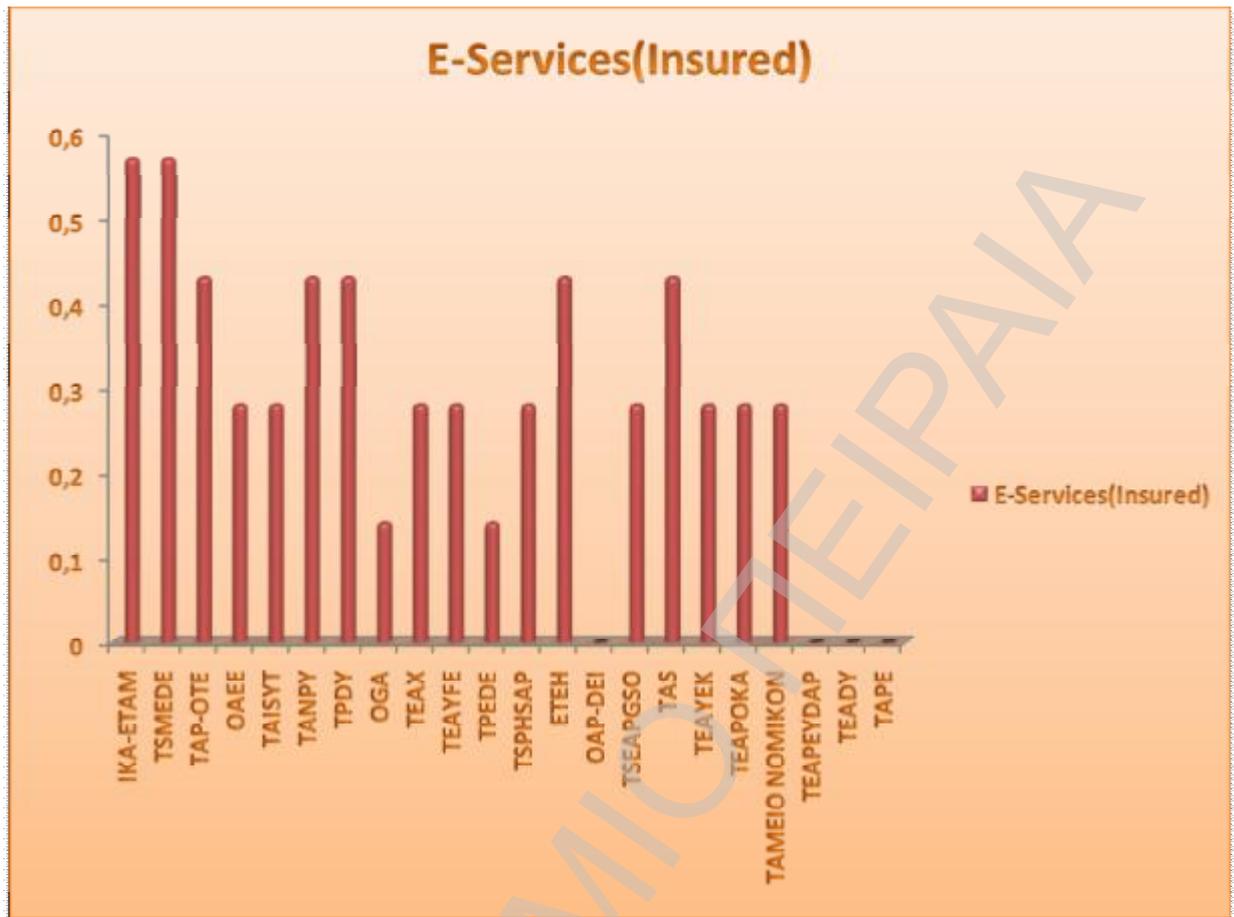
5. E-Services for the Insured People

In this category we have tried to find out which web sites have information about the insured people and especially which web sites offer the ability to the insured people of using e-services in order to accomplish some works easier through the internet. For example we study if a web site offers the

possibility to an insured to issue a certification, to change some personal data, to calculate the pension, to download forms etc.

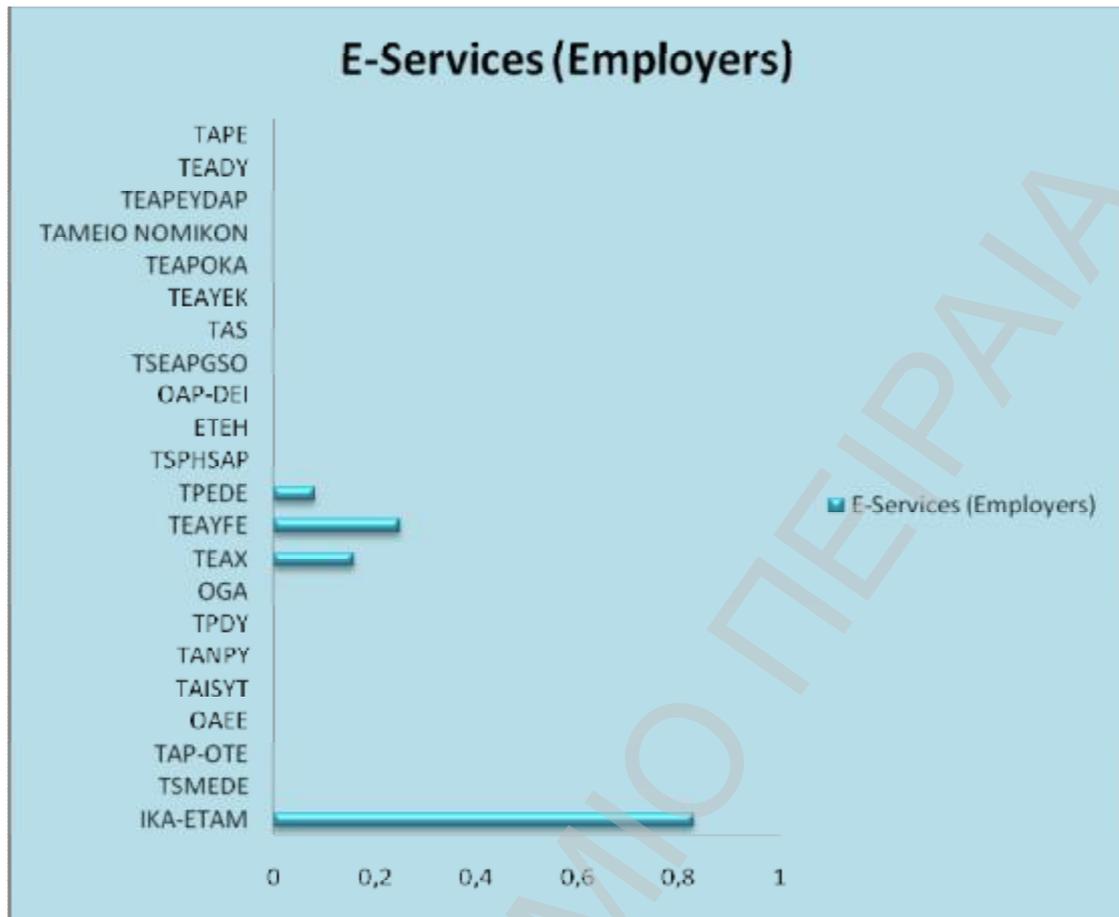
As we can observe at the following diagram, there is no institution that exists which offers the maximum of the e-services that a social insurance institution can offer. The first 2 institutions that lead at the sorting of this category are the IKA-ETAM and the TSMEDE and follow 5 institutions. The IKA-ETAM and the TSMEDE take the mark of 0,57 which means that these funds which lead in this category are by far (approximately 1,5-2 times) under the excellent mark of 1,00. We can observe also that in this category exist 4 funds that do not offer any e-services for their insured people. These funds are the OAP-DEI, the TEAPEYDAP, the TEADY and the TAPE. A general notice is that many changes need to be made at all the funds in order to improve their e-services and offer the ability to the insured people to accomplish their works easier, faster, and without cost.

A last notice is that the average mark of all the institutions is 0,28 which means as we can see at the diagram that the overwhelming majority of the marks of the funds is equal or bigger this number and that exactly 9 institutions have exactly the mark of the average.



6. E-Services for the Employers

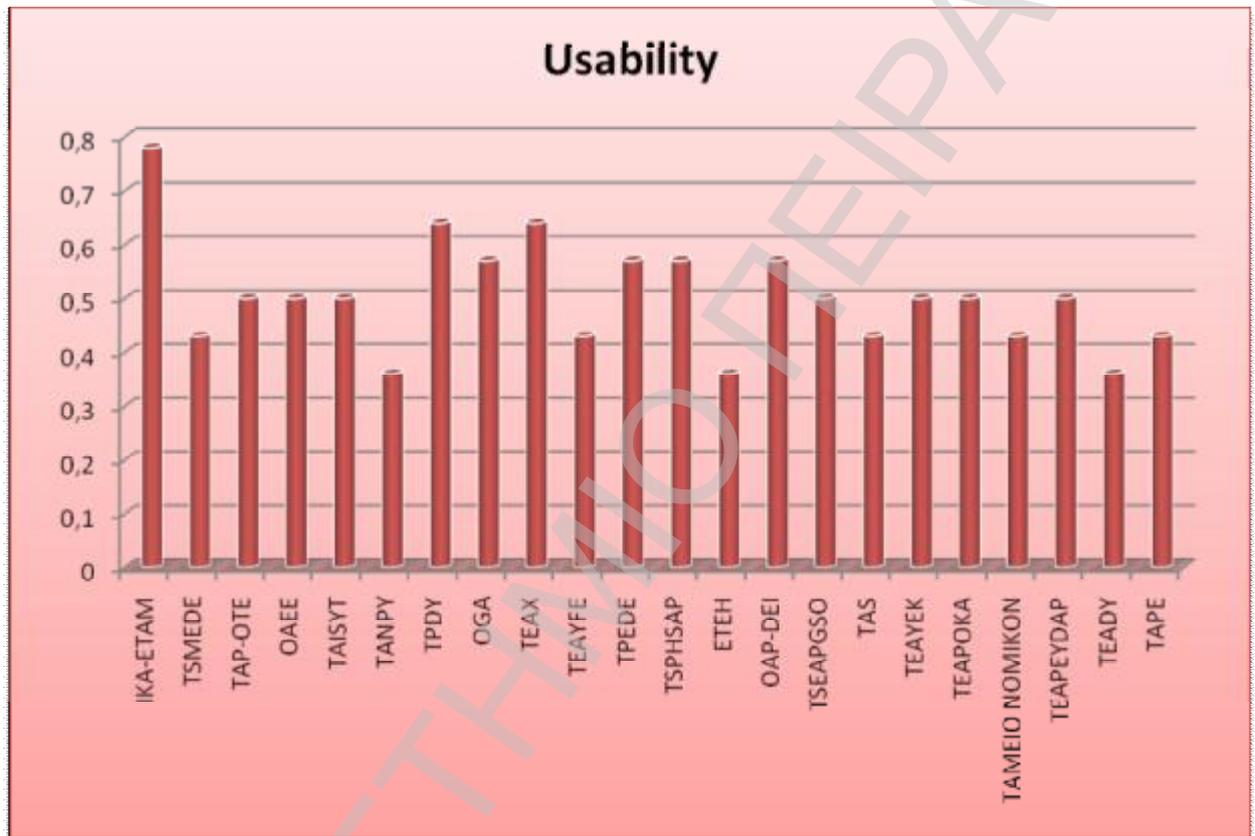
In this category we study which web sites offer the ability to the employers to register to on-line services in order to issue certificates, to change their personal data, to download forms, to receive insurance awareness, to pay charge etc. The on-line services are a very important part of a content of a web site because due to the technological changes it is something imperative.



As we can observe at the previous diagram there are only 4 social insurance institutions that offer e-services to the employers. From these 4 institutions only IKA-ETAM offer a lot of e-services that employers could be in a position to accomplish their needs easier and faster. The other 3 funds offer a very low volume of e-services which means that is it very difficult for the employers to access to some information and services via internet. These institutions are the TPEDE, the TEAYFE and the TEAX. All the remaining funds offer null e-services for their employers. As we can easily understand except IKA-ETAM, a lot of changes must be done in order to add all the other funds to the content of their web sites e-services for the employers.

7. Usability

In this category we study if the web site is well-designed, if the content is comprehensible, if the web server speed is fast, etc. Generally we study how manageable is the web site to the visitors.

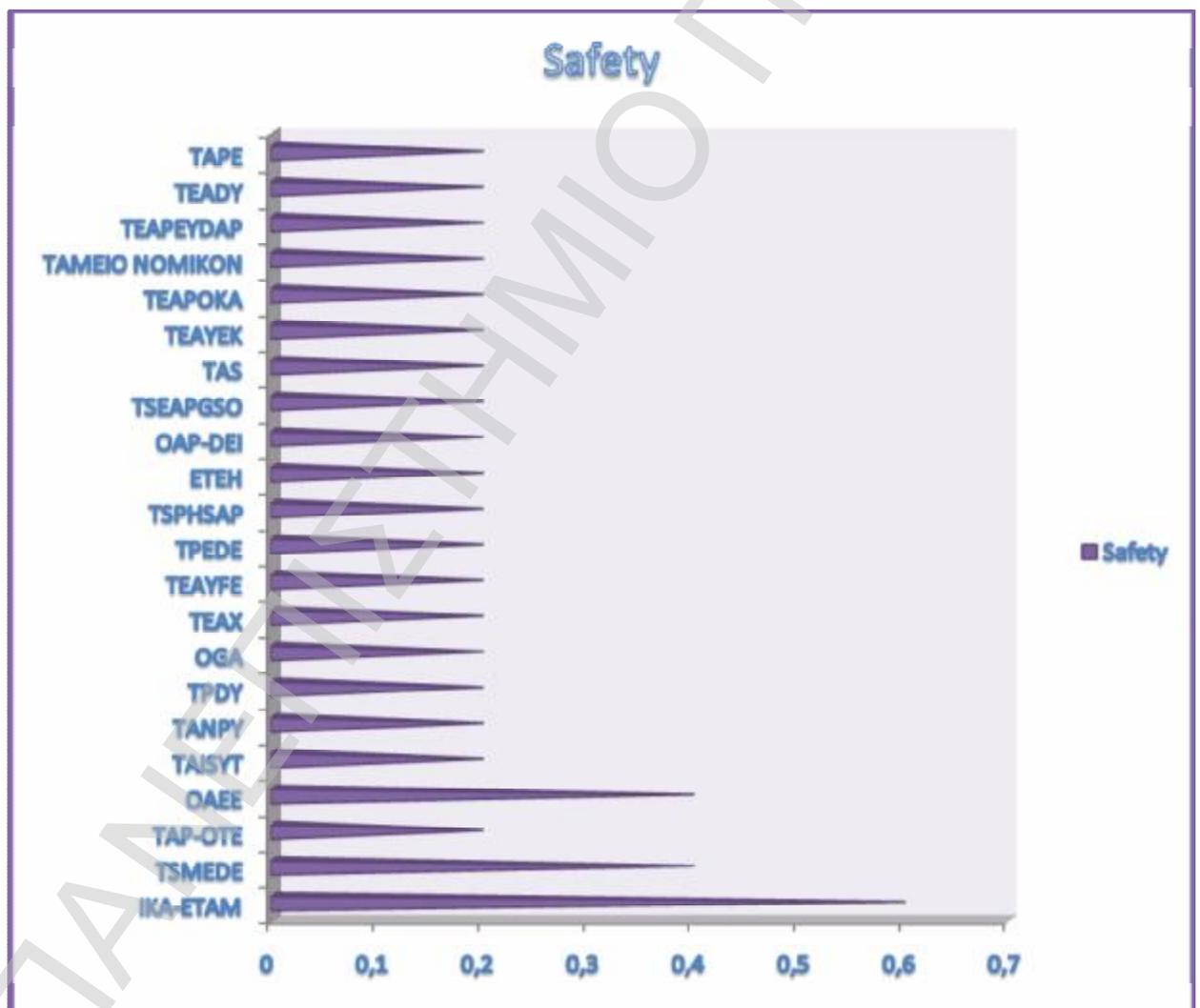


As we can observe from the diagram above the IKA-ETAM is the institution that leads in another one category. It has excellent usability because the web site is well-designed, with the right colour combination, consistency at screen designing, a comprehensible content and a fast web server speed. The visitors have a very good sense when they "surf" in this web site. After the IKA-ETAM follow 2 institutions which are also in a good level. These organizations are the TPDY and the TEAX. The worst institutions in this category are the TANPY, the ETEH and the TEADY. A lot of things have to change in order to improve their web sites. Sometimes is better a radical re-designing of a web site or a construction of a new web site.

The average mark of all the funds in this category is 0,50. This means that the majority of the funds (14), have a mark of equal to 0,50 or above and that 7 institutions have exactly the mark of 0,50.

8. Transactions'-Content's Safety

In this final category we study if the web sites have a certificate that guarantee the content's or/and the transactions' safety. We study also if there is any informing about the bank account debit and if there is any confirmation that the transactions' have be done successfully.



As we can observe from the previous diagram the only social insurance institutions that guarantee content's and safety transactions and have a SSL

certificate, are the IKA-ETAM, the OAEE and the TSMEDE. From these institutions the better is the IKA-ETAM. All the other funds which take the mark of 0,20, simply it is not necessary at these web sites the installation of certificate X.509 but they do not have certifications for the content's- transactions' safety. They have to proceed to radical changes such as bying a SSL certificate for example.



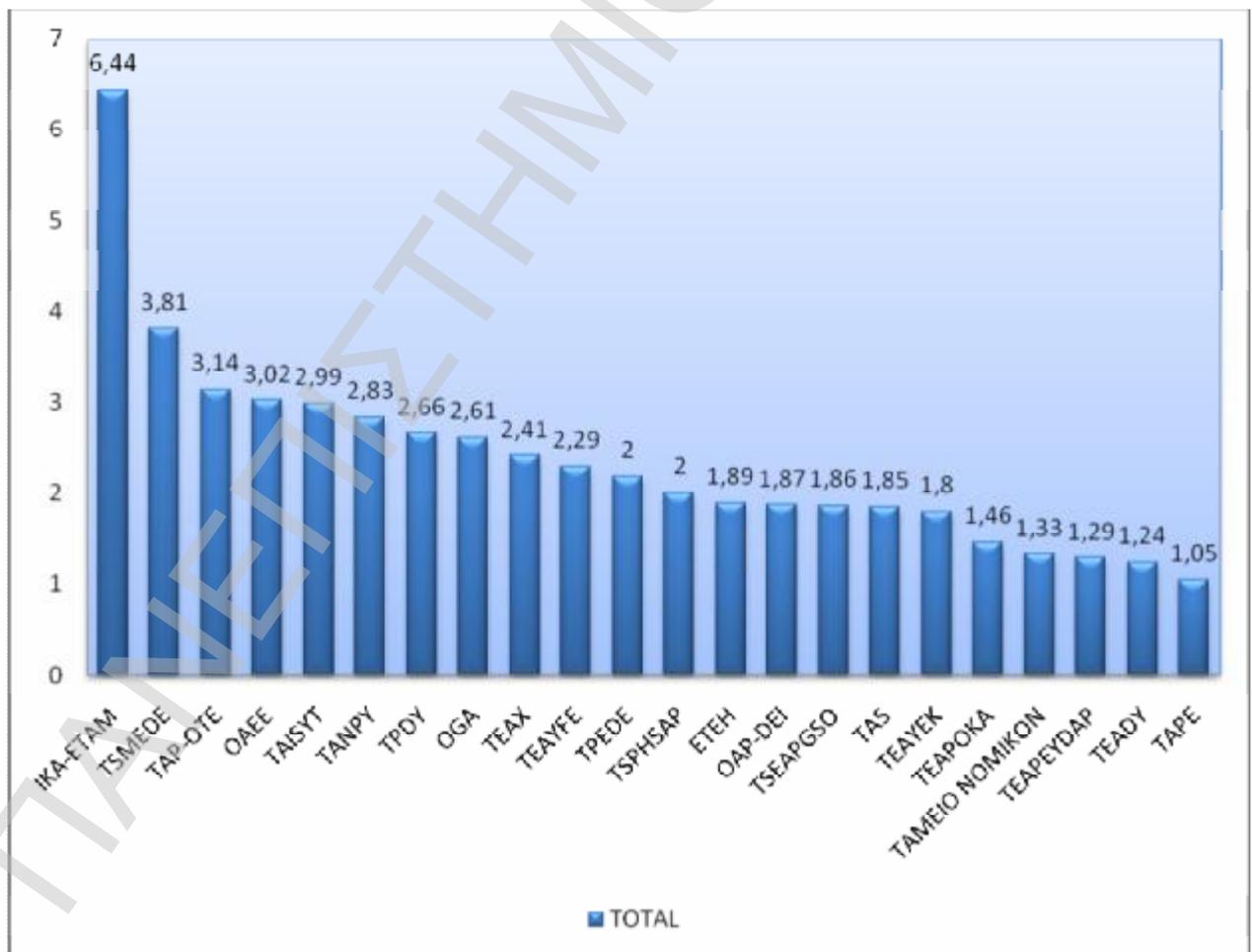
As we can see only 3 funds are above the average. The mark of the average is 0,24. This is another one sign that a lot of changes have to be made by almost all the funds. Even IKA-ETAM needs to improve some things in this category no matter if it is in a good level.

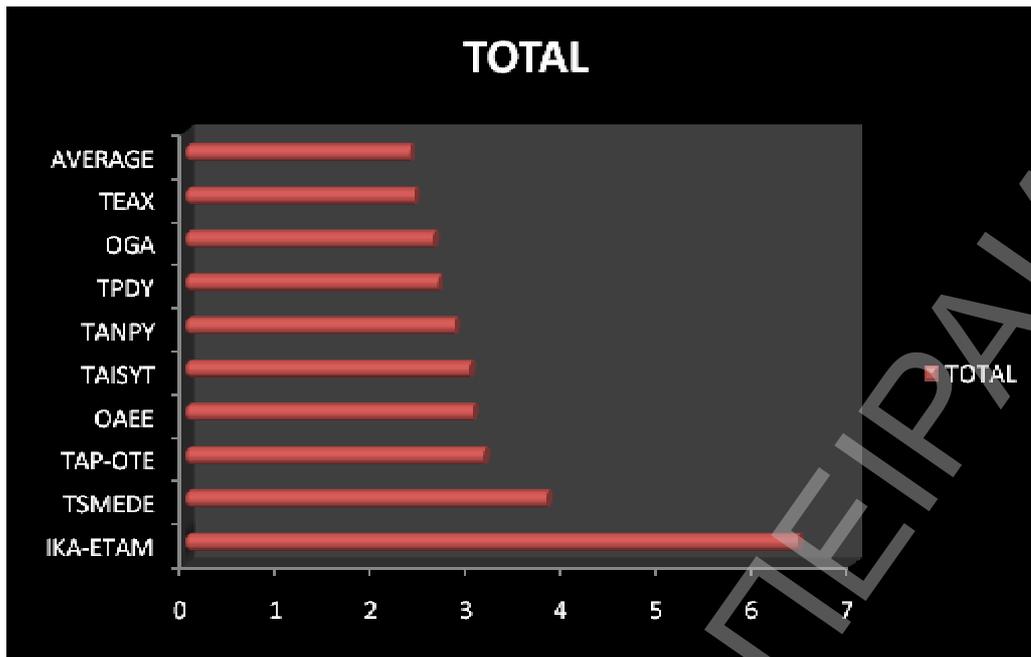
9. Total-Sorting

Finally we will present a diagram so we could be in position to see the general sorting of the institutions. It will be easier to understand which funds are the best, which is the average mark, which fund are in a need for a radical improvement to the content of their web sites and which is the exact numerical difference between each fund separately.

As we can easily understand from the following diagram which refers to the general sorting of the funds and their general mark, the best institution is the

IKA-ETAM with a mark of 6,44. As we can see is by far the best institution approximately 2 times better from the second fund, the TMEDE. As we continue to the sorting we observe that the following 3 funds are almost at the same level (from 3,14-2,99) which means that the differences between them are a few. These funds are the TAPOTE, the OAEE, and the TAISYT. The next thing that is notable is that is observed a large concentration of fund around the mark of 2. The worst funds are the TAMEIO NOMIKON, the TEAPEYDAP, the TEADY and the TAPE. These funds remain a lot to the others concerning their content. A lot of changes must be done to the majority of the funds in order to reach to a satisfactory mark. It could be easier for the fund that they have a mark around 3,00 but there is a need for radical changes for the funds that their mark is around 2,00 and 1,00. This means that these funds are 3 and 6 times respectively worse from the leader fund, IKA-ETAM.





In the last diagram we conclude that only 9 funds are above the average. The average has a mark of 2,36. The other 13 funds are under this average. We can also notice that the leading fund IKA-ETAM has a mark that is 2,5 times approximately bigger from the average mark.

CHAPTER 15: COMPARATIVE EVALUATION WITH FUNDS OF ABROAD

In the present capital we will try to make a comparative analysis of Greek social insurance funds with funds that are activated in the abroad and mainly in the field of internet (this is what we study at this paper). We will use the questionnaire that helped us also in the evaluation of network places (web sites) of Greek funds.

1. Social Insurance Services in Cyprus (Web Site: www.mlsi.gov.cy)

| | |
|---|---|
| Guests' Service | |
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 1 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |

| | |
|--|------|
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 1 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 12 |
| Category's Marking | 0,66 |

| | |
|--------------------------------|------|
| Insured people's Service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--------------------------------|---|
| Employers' service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Employer's Guide | 0 |

| | |
|--------------------|------|
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--------------------------------------|------|
| Declarations-Competitions | |
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 1 |
| E-procurement | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|-----------------------------------|------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|--|---|
| On-line services for the employers | |
| On-line registration to the e-services | 1 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |

| | |
|---|------|
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 1 |
| 5 or less steps for the completion of the procedure | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total Mark | 6 |
| Category's Marking | 0,50 |

| | |
|---|------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 10 |
| Category's Marking | 0,71 |

| | |
|--------------------------------|---|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 1 |

| | |
|---|------|
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 1 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | | |
|-----------------------------------|------|--|
| Marking | | |
| Guests' Service | 0,66 | |
| Insured people's service | 0,60 | |
| Employers' service | 0,60 | |
| Declarations-Competitions | 0,60 | |
| E-services for the Insured people | 0,28 | |
| E-services for the Employers | 0,50 | |
| Usability | 0,71 | |
| Transactions' -Content's Safety | 0,60 | |
| Gradation | 4,55 | |

From the previous questionnaire we can conclude some basic things for our comparative analysis. The general mark of this fund which refers to the social insurance services in Cyprus, is 4,55. This means that in our sorting, this fund would take the second place (if we examined the social insurance funds from all over the world). This fund is worst by 2 points from the IKA-ETAM, the leader in our analysis and better by 0,74 points from the second fund of our analysis, the TSMED. The easy conclusion to be inferred is that except IKA-ETAM, all the other institutions must example from this kind of funds of abroad. It is a first step in order to reach to the aim which is to reach to the level of IKA-ETAM.

The strengths of this fund are the very good guests' service (the mark is 0,66, exact the same with the mark of IKA-ETAM), the very good usability which make the work of the visitors easier (the mark is 0,71) and that it has certificates that guarantee the content's-transactions' safety. We have to do with a simply well designed web site with a comprehensible content but with many links. The e-services for the employers are developing but still need work. The weaknesses are that the informing for the insured people is in a very

low level and the same thing happens also for the employers and that the e-services for the insured people are almost inexistent.

2. Department for Work and Pensions (Web Site: www.dwp.gov.uk)

The Department for Work and Pensions is here to promote opportunity and independence for all through modern, customer-focused services. They help people to achieve their potential through employment, so that they are able to provide for their children and to work and save for secure retirement.

They want children to have the best possible start in life, growing up in secure homes and developing skills for the future. One of their objectives is to end child poverty by 2020 and they are working with other government departments to make this happen. They are promoting work as the best form of welfare, helping more people into work and supporting those who can't work. Another key target for them is to help people plan for retirement and, when in retirement, to access their entitlement. They are also working to improve rights and opportunities for disabled people. The [Office for Disability Issues](#) is the focal point within government to coordinate disability policy across all departments.

| | |
|---|---|
| Guests' Service | |
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |

| | |
|---|------|
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 1 |
| Policies against SPAM | 1 |
| Date of the last renewal | 0 |
| Total Mark | 12 |
| Category's Marking | 0,66 |

| | |
|--------------------------------|------|
| Insured people's Service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--------------------------------|------|
| Employers' service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Employer's Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--------------------------------------|------|
| Declarations-Competitions | |
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| | |
|-----------------------------------|------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 1 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 5 |
| Category's Marking | 0,71 |

| | |
|---|---|
| On-line services for the employers | |
| On-line registration to the e-services | 1 |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 1 |
| Sending of access password to an e-address | 1 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 1 |
| 5 or less steps for the completion of the procedure | 0 |

| | |
|--------------------|------|
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total Mark | 8 |
| Category's Marking | 0,66 |

| | |
|---|------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 1 |
| Graphics Simpleness | 0 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 1 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 10 |
| Category's Marking | 0,71 |

| | |
|---|---|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 1 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 1 |

| | |
|--------------------|------|
| Total Mark | 3 |
| Category's Marking | 0,60 |

| Sorting at the General Categories | Marking |
|-----------------------------------|---------|
| Guests' Service | 0,66 |
| Insured people's service | 0,60 |
| Employers' service | 0,60 |
| Declarations-Competitions | 0,40 |
| E-services for the Insured people | 0,71 |
| E-services for the Employers | 0,66 |
| Usability | 0,71 |
| Transactions' -Content's Safety | 0,60 |
| Gradation | 4,94 |

As we can observe from the previous questionnaire which refers to the Department of Work and Pensions, we have to do with a very good web site base content's analysis, which mark is 4,94. This means that among the Greek Insurance Institutions, it would take the second place. This web site is better even from the other foreign web site that we have studied previously, the social insurance services in Cyprus.

This web site is under by 1,50 points from the IKA-ETAM and above by 1,13 points from the second better Greek fund, the TSMEDE. As we can easily understand from the marks at each category, this web site has not any severe lacks in a specific category. The only problems are at the informing about declarations-competitions and that some changes must be done in order to be improved the services that are provided to the insured and the employers. Concerning the guests' service the mark of this web site is 0,66 which is exact

the same with the mark of IKA-ETAM. The only problem at this category is that the support/ ability to choose a foreign language is under construction.

The strengths of this web site are the very good e-services that are provided to the insured people and to their employers. These e-services are different for the e-services that are provided to the Greek web sites and this is the main reason that the mark at these categories is not higher. These e-services are: Attendance Allowance, Carer's Allowance, Child Benefit, Child Maintenance, Child Tax Credit, Compensation Recovery Unit, Disability Living Allowance (DLA), Forecast State Pension, Retirement Pension, Retirement Pension Forecast and Working Tax Credit.

The usability of this web site is very good. The mark in this category is 0,71 and is only a little under the mark of the IKA-ETAM (0,78). It is a well designed site, with colour combination, comprehensible content and consistency at screen designing. The only problems are the screen rolling and the many links that tangle the visitor and sometimes disorientate him from what he/she is looking for. With regard to the last category, this web site has a SSL certificate that guarantee the content's-transactions' safety. Its mark at this category is exact the same with the mark of IKA-ETAM.

3. Indiana Public Employees Retirement Fund (Web Site: www.in.gov/perf)

The Public Employees' Retirement Fund was created on July 1, 1945, to provide secure, long-term pension benefits for Hoosiers who choose careers in public service. Since that time, smaller funds have been created, and are now included under the original administrative umbrella. Indiana's PERF is now a retirement system of six separately managed retirement plans:

- Public Employees' Retirement Fund;
- 1977 Police Officers' and Firefighters' Pension and Disability Fund;
- 1977 and 1985 Judges' Retirement System;
- Prosecuting Attorneys' Retirement Fund;
- Legislators' Retirement System (Defined Benefit and Defined Contribution Plans);
- Excise Police and Conservation Enforcement Officer' Retirement Plan;

Its mission statement is "We are committed to serve - through exceptional customer service - our employers, our members and their families, in achieving their retirement goals and financial security".

With fiscal year-end assets of \$17.2 billion, the Public Employees' Retirement Fund (PERF) is headquartered in Indianapolis. PERF serves the needs of more than 220,000 public employees and retirees throughout Indiana. A January 21, 2008 publication ranked PERF at 77 among the nation's 1,000 largest pension funds and sponsors. The ranking is based on September 2007 assets of more than \$17 billion. The fund was ranked 85th on *Pensions & Investments'* January 2007 list. The publication's rankings listed PERF ahead of plans such as Wachovia, Johnson & Johnson and MetLife.

| | |
|---|---|
| Guests' Service | |
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 1 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 1 |

| | |
|--------------------------|------|
| Policies against SPAM | 1 |
| Date of the last renewal | 0 |
| Total Mark | 13 |
| Category's Marking | 0,72 |

| | |
|--------------------------------|------|
| Insured people's Service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| | |
|--------------------------------|------|
| Employers' service | |
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Employer's Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| | |
|--------------------------------------|---|
| Declarations-Competitions | |
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 1 |
| E-procurement | 1 |
| Total Mark | 4 |

| | |
|--------------------|------|
| Category's Marking | 0,80 |
|--------------------|------|

| | |
|-----------------------------------|------|
| E-services for the Insured people | |
| On-line data changing | 1 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total mark | 5 |
| Category's Marking | 0,71 |

| | |
|---|------|
| On-line services for the employers | |
| On-line registration to the e-services | 1 |
| On-line data changing | 1 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 1 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total Mark | 8 |
| Category's Marking | 0,67 |

| | |
|---|------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 9 |
| Category's Marking | 0,64 |

| | |
|---|------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 1 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 1 |
| Total Mark | 3 |
| | 0,60 |
| Sorting at the General Categories | |
| Marking | |
| Guests' Service | 0,72 |
| Insured people's service | 0,80 |
| Employers' service | 0,80 |
| Declarations-Competitions | 0,80 |

| | | |
|-----------------------------------|------|--|
| E-services for the Insured people | 0,71 | |
| E-services for the Employers | 0,67 | |
| Usability | 0,64 | |
| Transactions' -Content's Safety | 0,60 | |
| Gradation | 5,74 | |

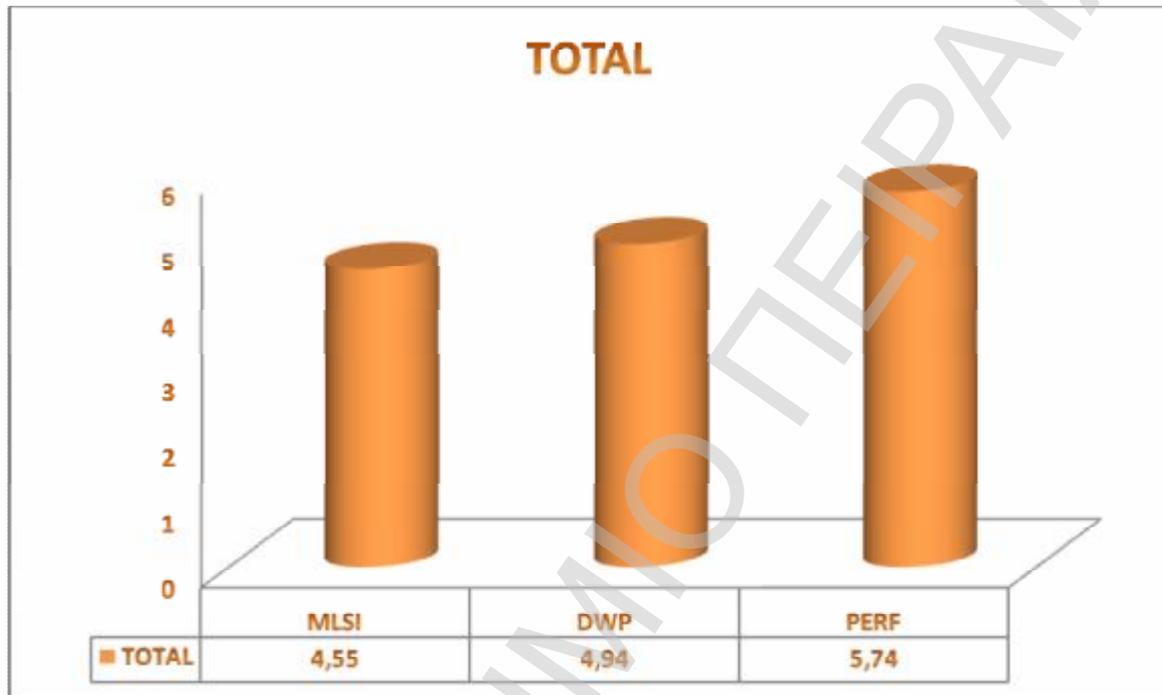
As we can easily conclude by analyzing the results (marks) of the previous questionnaire, the general mark of the Indiana Public Employees Retirement Fund is 5,74. This means that this fund is under by 0,70 points from the leading social insurance web site IKA-ETAM and above by approximately 2,00 point from the second Greek fund, the TSMEDE. It is the better foreign web site from the three that we studied in this chapter. It is a very well designed site with the volume of information provided to the guests, employers, employees, being very large. The interested people can find almost any information they are looking for. Concerning the first (guests' service) category, the mark of this fund is 0,72 which is better from the mark of IKA-ETAM (0,66). The only problem is the absence of the ability to choose a foreign language.

The insured people's service and the employers' service are very good. A lot of information is provided to them via this web site. There is also very good informing about declarations-competitions (there is also informing about e-procurement). In these three categories (insured people's service, employers' service and declarations-competitions) this fund is under by 0,20 points in each of these categories from IKA-ETAM. Only a few changes need to be made in order to reach the level of IKA-ETAM.

The e-services for the insured people and for the employers are in a very good level. As previously, we have to mention that the e-services that are provided on abroad and especially in America are different sometimes from the e-services that are provided in Greece. "Surfing" at this web site we observed that there are a lot of forms to be downloaded, with advices for filling them and a lot of works that can be made via internet (especially data prompt). But the fact is that still there is a need for improvement.

The usability is good. It is a well designed web site, without animation and many graphics and with a fast server speed. The problems are the many links

and the maximization of the screen rolling which sometimes make the “surfing” difficult, except if someone knows the content very good. Concerning the last category, this site has a SSL certificate that guarantees the content’s and transactions’ safety.



The previous diagram refers to the total marks that took the funds from the abroad. As we can see, the PERF is by far the better fund from the total 3. Its grade is 5,74 which is by 0,80 points above from the second DWP and by approximately 1,20 points above from the third MLSI. All the three funds present stability at all the categories and generally are in a very good level concerning the total funds that includes this survey (Greek and foreign funds). The DWP and the MLSI are in the same level. Finally, we also must add here that as we observed many foreign funds, we easily understand that the most severe problem at the overwhelming majority of the funds is the absence of support/ability to choose a foreign language.

PART IV: CONCLUSIONS & PROPOSALS

CHAPTER 16: CONCLUSIONS

In this chapter we will report certain basic conclusions that can be exported from the research that was worked out in the previous chapter. With the presentation of these conclusions we will be in position to locate the strengths and the weaknesses of the web sites so as we can afterwards present proposals in order to make some improvements where it is judged necessary.

- ✓ The first conclusion that results by studying the questionnaires and at extension the grade of each fund is that the IKA-ETAM is by far the best web site base content analysis. It is a well-designed web site, manageable, with safe content, e-services and a very big volume of

information for the better service of users (insured, employers). The mark of IKA-ETAM is 6,44 while the second fund at the general classification has taken the mark of 3,81. This difference of approximately 2,6 points shows us that the only well-designed web site of social insurance institutions in Greece is the IKA-ETAM, while from there and beyond exists an enormous need for improvements in the other web sites. The changes that must be done should be radical so that the web sites to reach at the level of IKA-ETAM and after this only some little changes must be done in order to lead to the perfection. And this because even the IKA-ETAM is not one perfect designed web site but it is simply in a very good level and it stands worthily between very well designed web sites from the abroad. Finally it deserves to be reported the very big difference between the first in classification IKA-ETAM and the last TAPE. The mark of TAPE is 1,05 something that means that the difference amounts in the 5,40 points approximately. This result indicates the need for radical changes while it exists an abundance of funds (12) that their mark is under 2,00.

- ✓ An another conclusion that results is the almost absolute absence of e-services for the employers as well as the very small level of e-services that are provided to the insured. Characteristically we report that only 4 web sites from the total 22 that were studied have e-services that are provided to the employers, while if we exclude the web site of IKA-ETAM the other 3 provide almost null e-services to the employers. The e-services that on the contrary are provided to the insured, are in a better level while exist only 4 insurance organisations that do not provide services to insured via internet. These 4 organisations are the TAPE, the TEDAY, the OAP-DEI and the TEAPEYDAP. From the 18 organisations that provide e-services to the insured only 7 are in a relatively satisfactory level (that is to say have a mark near or above the 0,50). The two better web sites that have bigger mark (0,57) are the TSMEDE and the IKA-ETAM. The basic conclusion that results is that radical changes should be done in the categories of e-services. Even the TSMEDE and the IKA-ETAM that are better designed concerning the

other web sites fall short considerably corresponding to the foreign organisations which were studied.

- ✓ Concerning the safety of transactions as well as the safety of content of the web sites that have been studied, we conclude that only 3 web sites from the total 22 have a certificate of safety, which in the 3 cases is also the SSL certificate 124 bits. These 3 web sites are the IKA-ETAM, the OAEE and the TSMEDÉ. From the above we realise that in the overwhelming majority of web sites of Greek social insurance organisations does not exist a safety of transactions, a safety of content and protection of personal data. Studying parallel and the corresponding organisations of abroad, we realise that in these web sites exist certificates of safety and there is also a report of protection of personal data. Besides, in web sites that exist transactions via internet, utilisation of credit cards, debit of banks and in general usage of e-services, the existence of certificates of safety is something more from necessarily
- ✓ An another conclusion that results from the evaluation of funds is the entire lack of informing in the overwhelming majority of web sites of insurance funds with regard to the supply of information to the employers. It is observed that only 6 funds from the total 22 provide certain information to the employers. From these only the IKA-ETAM provides absolute information (it has a mark of 1,00 in this category), while the TSEAPGSO, TEAYFE, TEAX provide mediocre information (have a mark of 0,40) and the TEAYEK, TPEDE provide almost null information (have a mark of 0,20). Compared to the corresponding 3 web sites of the abroad that were studied, we observe that in this category the Greek web sites fall short at a very big degree as well as all the 3 funds provide information to the employers. The PERF provides almost the maximum information (it has a mark of 0,80) and the other two funds, the MLSI and the DWP provide a relatively good information (have a mark of 0,60).
- ✓ Concerning the category of usability, the basic conclusion that can be exported is that in general terms in the total of funds exists a mediocre

usability and this because the average in this category is precisely 0,50. The majority of funds are above this average while only 8 funds is under this. The best web site with regard to the usability is by far the IKA-ETAM, while it has been marked with 0,78 something that means that it approximately 0,20 points above the following OGA, TSPHSAP, OAP-DEI and TPEDE that have been marked with 0,57. Comparing the Greek web sites with the three web sites of the abroad, we observe that the three funds are above the "Greek" average in this category while the grades that have taken are 0,71, 0,64 and 0,64. This means that a lot of important improvements should be done in this category in order to reach the Greek web sites at least at the level of the first fund that is the IKA-ETAM. Finally, it must be noticed that the 1,00 (perfect mark) in this category is exceptionally difficult to be taken from a fund because we have to do with a "complete" web site, perfectly designed something that is exceptionally difficult to be found in the field of internet. Because very simply in this category we do not have to do with supply of information or services or even the two of these but for how much manageable is a web site and how well-designed is it.

- ✓ The category of service of visitors does not constitute an exception with regard to which fund is found in the first place. The IKA-ETAM also in this category constitutes the better network place concerning to the service of its visitors. In this web site is offered a lot of general information available while it is reported also protection of personal data. Also it is one from a few web sites that we have studied that offers also the possibility of choice of a foreign language. The mark that it has taken is 0,66. This mark is very good but of course there exist a lot of margins for improvements. With difference of hardly 0,05 points follow three funds. The TSMEDE, the TAP-OTE and the TAISYT. The average in this category is 0,41 something that shows us that in general terms the funds need important improvements in this category. Comparing the Greek funds with the funds of abroad, the basic conclusion that results is that they are in a better level than the Greek funds. This results from the fact that the two from the three funds have precisely the same mark with the IKA-ETAM while the third has higher

(0,71). All the three funds are above the "Greek" average in this category.

- ▼ Studying the funds that are activated in the abroad we observe that in general terms they are in a very good level. If we are focused in their marks, we observe that they are found in a lower level than the IKA-ETAM (The MLSI and the DWP are in an enough lower level because their marks are under 5,00) but in a higher level than the second Greek fund the TSMEDE (the PERF is approximately 1,90 points above TSMEDE). However, the remarkable of the study of funds of abroad is that the total mark is not in a high but in all the categories which we study they have a total very good presence. They do not fall short considerably in a specific category but also neither make the very big difference in an another one. All the three funds obtain certificates of safety (SSL certificates 128 bits), provide e-services and to the insured and to the employers, the volume of information that they offer is relatively good and the web sites are manageable and well-designed.
- ▼ In general terms the level of Greek web sites that are reported to social insurance funds is mediocre. If we exclude the IKA-ETAM that constitutes a complete and well-designed web site with very good content, the remaining funds require direct need for improvement. Certain funds that follow the IKA-ETAM simply need to improve certain concrete basic things which are judged necessary to exist in such type of web sites but do not need radical changes (TSMEDE, OAEE, TAP-OTE, TAISYT). The remaining web sites should change radically. They have a lot of lacks and offer a mediocre volume of information. The basic problem as we can conclude from the above is the lack of e-services something that is important because of the daily development of the technology (saving of time and easiness for the visitor to use many services via internet), the lack of information for the employers and the absence of certificates that ensure safety of content, transactions and personal data.

CHAPTER 17: PROPOSALS

Studying carefully the conclusions above, we are in position to comprehend where are focused the basic problems and in which sectors the changes are completely necessary so that the level of Greek web sites to be raised, that is to say to improve their presence in the field of internet. Studying therefore the conclusions, we are in position to propose the following:

- Ø Direct need of existence of e-services in the web sites of the funds. Web sites therefore in order to be improved mainly with base of their content should be up-to-date, to keep pace with the continuously changes in the technology and give the possibility to their users-customers of using this technology to their profit. Thus, e-services are henceforth a necessary piece in such a type of web sites because they give the possibility in interested people to deal with certain simple processes (publication of certifications, change of personal data, submission of applications, payment of contributions, downloading of forms etc) easily, fast and without cost from their house using the new technologies. This proposal is reported to the important improvement of e-services to the insured but mainly in the addition of e-services to the employers because the e-services in this particular category are almost non-existent.
- Ø Important additions should be done also in the category of safety of transactions-content. When we say additions we mean the purchase and addition of certificates of safety in web sites (SSL certificates). These certifications are necessary for the protection of personal data and are "additional good" with the presence of e-services. That is to say that when it is necessary the existence of e-services is also necessary the existence of certificates of safety. Each user that send

his personal data via internet so that to make easier his life, has also the requirement that these personal data that send to be checked and to be protected.

- Ø A third proposal that we make in order to be improved the content of the web sites is the allowance of bigger volume of information to the employers mainly but also the more complete informing concerning the declarations-competitions that in most web sites is almost non-existent. Improvements need also in the informing of insured but in this category all web sites provide even a little volume of information.
- Ø Concerning to the design and the usability of web sites the changes that should be done are specific. The main problems that are presented in this category in the majority of the funds and require direct improvement are: 1) Record of proposed analysis of screen and requirements of system. That is to say that it should be exist a brief informing to the visitors with regard to which is the better way for them to "surf" in the web site. 2) Minimization of screen rolling. Studying the questionnaires we realised that the continuous screen rolling so that someone to see all the given information that are existed in every web page, is obvious in the majority of the web sites. A lot of improvements must be made to the design of the web sites because the lot of screen rolling is very boring for the visitor. 3) Improvement in design concerning texts and graphics without frames. In all the web sites of our study apart from one, exists this problem which is a problem of design. 4) Contents with many links. In many web sites was observed the big number of links something that complicates considerably the search because it is needed a lot of time for the localisation of what someone searches. Also a lot of times the many links do not make comprehensible the content of a web site.
- Ø Finally concerning the service of visitors we are in position to propose the following: 1) Existence of support/possibility of choice of a foreign language. It was observed that in the overwhelming majority of the web sites that were studied does not exist the possibility of choice of a foreign language something that is a terrible disadvantage because the services of the web site cannot be provided to people that do not

know or understand the Greek language. 2) Existence of policies of confrontation of SPAM. A lot of people will think seriously before they communicate for their own facility via an e-mail. 3) Prominent place in a web site must take the ways of communication with the institution as well as the legislation of consumer and safety of transactions. In certain sites do not exist while in many other it is very difficult to find these information.

- Ø In general terms what should change radically are the existence of e-services, the acquisition of certificates of safety and the better service of the visitors with allowance of more information.

APPENDIX

Table 2. Social insurance funds according to branches and supervisory authorities

| <i>I. Ministry of Labour and Social Insurance</i> | |
|---|-----------|
| Main insurance | 23 |
| Supplementary insurance | 34 |
| Sickness | 16 |
| Lump sum benefits | 19 |
| Other benefits (OAED, OEK, OEE) | 3 |
| Total | 95 |
| <i>II. Ministry of Defense</i> | |
| Supplementary insurance | 3 |
| Lump sum benefits | 7 |

| | |
|---|------------|
| Total | 10 |
| III. Ministry of Economy and Finance | |
| Supplementary insurance | 1 |
| Total | 1 |
| IV. Ministry of Marine | |
| Main insurance | 1 |
| Supplementary insurance | 1 |
| Sickness | 1 |
| Lump sum benefits | 4 |
| Total | 7 |
| V. Ministry of Agriculture | |
| Insurance of Agricultural Production | 1 |
| Total | 1 |
| VI. Hellenic Parliament | |
| Lump sum benefits | 1 |
| Total | 1 |
| VII. Insurance Agencies | |
| Sickness benefits for the personnel of the Public Water Utility | 1 |
| Total | 1 |
| VIII. Mutual aid societies | |
| Provident Funds | 54 |
| Total | 54 |
| TOTAL | 170 |

Source: Ministry of Labour and Social Insurance, 2002 Social Budget, p. 349

Table 3. Affiliated persons to funds supervised by the Ministry of Labour and Social Insurance according to branch and socio-professional category (31.8.2001)

| SOCIO-PROFESSIONAL CATEGORY | Number of Funds | BRANCH | | | | |
|--|-----------------|------------------|-------------------------|------------------|------------------|-------------------|
| | | Main Insurance | Supplementary Insurance | Sickness Insured | Family members | Lump sum benefits |
| I. Employees and workers under private law | 22 | 1.925.945 | 1.907.071 | 2.993.824 | 2.654.014 | 397.413 |
| II. Employees in the banking sector | 10 | 28.352 | 3.475 | 38.199 | 38.908 | 29.870 |
| III. Persons employed in public utilities | 12 | 77.465 | 69.091 | 151.850 | 202.564 | 62.727 |
| IV. Self-employed people | 6 | 777.697 | 10.326 | 642.904 | 988.356 | 1.026 |
| V. Independent professionals | 11 | 207.393 | 100.800 | 179.795 | 162.924 | 115.897 |
| VI. People employed in the press | 6 | 23.168 | 10.995 | 15.132 | 12.966 | 24.777 |
| VII. Farmers | 1 | 749.000 | - | 1.556.000 | 594.000 | - |
| VIII. Civil servants | 17 | 347 | 455.292 | 81.982 | 117.657 | 499.460 |
| | 85 | 3.789.367 | 2.557.050 | 5.659.686 | 4.771.389 | 1.131.170 |

Source: Ministry of Labour and Social Insurance, 2002 Social Budget, p. 367

Table 4. Social insurance expenditure (1970-2002) – amounts in thousand Euros

| Year | Funds' expenditure | | | Public budget expenditure | | | OVERALL EXPENSES |
|------|--------------------|--------------------------------|------------|---------------------------|--------------------------------|-----------|------------------|
| | Pensions | Sickness and lump sum benefits | Total | Pensions | Sickness and lump sum benefits | Total | |
| 1970 | - | - | 73.403 | 19.178 | 8.666 | 27.844 | 101.247 |
| 1971 | - | - | 79.190 | 22.060 | 9.981 | 32.041 | 111.231 |
| 1972 | - | - | 86.787 | 24.181 | 12.047 | 36.228 | 123.011 |
| 1973 | - | - | 95.727 | 29.185 | 14.468 | 43.653 | 139.380 |
| 1974 | - | - | 115.880 | 39.589 | 19.316 | 58.905 | 174.785 |
| 1975 | - | - | 142.022 | 47.116 | 26.066 | 73.182 | 215.204 |
| 1976 | - | - | 184.733 | 53.852 | 36.880 | 90.732 | 275.465 |
| 1977 | - | - | 240.411 | 65.444 | 43.257 | 108.701 | 349.112 |
| 1978 | - | - | 315.876 | 79.824 | 55.636 | 135.460 | 451.336 |
| 1979 | - | - | 383.161 | 103.930 | 72.542 | 176.472 | 559.633 |
| 1980 | - | - | 503.577 | 116.126 | 82.347 | 198.473 | 702.050 |
| 1981 | - | - | 661.611 | 150.257 | 112.181 | 262.438 | 924.049 |
| 1982 | - | - | 987.211 | 208.364 | 173.543 | 381.907 | 1.369.118 |
| 1983 | - | - | 1.268.748 | 251.798 | 212.965 | 462.763 | 1.733.511 |
| 1984 | - | - | 1.612.986 | 309.523 | 237.960 | 547.483 | 2.160.469 |
| 1985 | - | - | 2.012.035 | 387.381 | 343.870 | 731.251 | 2.743.286 |
| 1986 | - | - | 2.433.426 | 487.161 | 442.723 | 931.644 | 3.365.070 |
| 1987 | - | - | 2.839.994 | 582.591 | 518.855 | 1.101.446 | 3.941.440 |
| 1988 | - | - | 3.524.531 | 713.227 | 675.292 | 1.388.519 | 4.913.050 |
| 1989 | - | - | 4.209.617 | 596.590 | 868.534 | 1.758.594 | 5.968.211 |
| 1990 | - | - | 5.160.470 | .110.855 | 1.144.217 | .255.072 | 7.415.542 |
| 1991 | - | - | 6.333.168 | 1.232.945 | 1.452.325 | 2.685.270 | 9.018.438 |
| 1992 | 4.803.938 | 2.383.542 | 7.187.480 | 1.323.891 | 1.686.606 | 3.010.497 | 10.197.977 |
| 1993 | 5.736.701 | 2.973.552 | 8.350.253 | 1.423.756 | 1.677.124 | 3.100.880 | 11.451.133 |
| 1994 | 6.317.285 | 3.399.956 | 9.717.241 | 1.635.108 | 1.739.146 | 3.374.254 | 13.089.645 |
| 1995 | 7.036.443 | 3.809.983 | 10.846.426 | 1.760.822 | 2.116.220 | 3.877.042 | 14.723.468 |
| 1996 | 7.993.861 | 4.522.248 | 12.516.109 | 2.010.271 | 2.386.987 | 4.397.258 | 16.913.367 |
| 1997 | 9.023.536 | 5.021.306 | 14.044.842 | 2.124.724 | 2.527.883 | 4.652.607 | 18.697.449 |
| 1998 | 9.747.352 | 5.407.554 | 15.154.906 | 2.259.721 | 2.898.117 | 5.157.890 | 20.312.804 |
| 1999 | 10.558.034 | 6.040.745 | 16.598.779 | 2.538.517 | 2.815.883 | 5.354.400 | 21.953.179 |
| 2000 | 11.759.788 | 6.503.818 | 18.263.606 | 2.743.947 | 3.100.986 | 5.844.933 | 24.108.539 |
| 2001 | 12.914.882 | 7.127.513 | 20.042.395 | 2.984.593 | 3.531.029 | 6.515.622 | 26.558.017 |
| 2002 | 14.232.818 | 8.418.710 | 22.651.528 | 3.163.610 | 3.650.683 | 6.814.293 | 29.465.821 |

Source: Ministry of Labour and Social Insurance, 2002 Social Budget, p.28.

Table 5. Expenditure of Funds supervised by the Ministry of Labour and Social Insurance

| Categories | Percentage (%) |
|-------------------------|----------------|
| Pension benefits | 68,68 |
| Sickness benefits | 20,87 |
| Lump sum benefits | 5,01 |
| Administrative expenses | 3,57 |
| Other costs | 1,55 |
| Property costs | 0,32 |

Source: Ministry of Labour and Social Insurance, 2002 Social Budget, p.52.

Table 6. Receipts of Funds supervised by the Ministry of Labour and Social Insurance

| Categories | Percentage (%) |
|------------------------------|----------------|
| Employees' contributions | 33,24 |
| Employers' contributions | 29,82 |
| Social indirect taxes | 24,16 |
| Government grants | 5,65 |
| Assets and property of funds | 4,93 |
| Other receipts | 2,20 |

Source: Ministry of Labour and Social Insurance, 2002 Social Budget, p.52.

Table 8. Average ratio between pensioners and workers according to branch and socio-professional category

| SOCIO-PROFESSIONAL CATEGORY | BRANCH | Main insurance | | | Supplementary insurance | | |
|---|---------|--|------------|---------|-------------------------|------------|---------|
| | | Insured | Pensioners | Ratio | Insured | Pensioners | Ratio |
| | | I. Employees and workers under private law | 1.925.945 | 851.420 | 1:2,26 | 1.907.071 | 484.283 |
| II. Employees in the banking sector | 28.352 | 23.276 | 1:1,21 | 3.475 | 5.208 | 1:0,66 | |
| III. Persons employed in public utilities | 77.465 | 65.895 | 1:1,18 | 69.091 | 52.436 | 1:1,32 | |
| IV Self-employed people | 777.697 | 247.127 | 1:3,14 | 10.326 | 3.597 | 1:2,87 | |
| V Independent professionals | 207.393 | 42.858 | 1:4,83 | 100.800 | 14.531 | 1:6,93 | |
| VI People employed in the press | 23.168 | 4.461 | 1:5,19 | 10.995 | 2.548 | 1:4,31 | |
| VI Farmers | 749.000 | 870.400 | 1:0,86 | - | 310.500 ¹ | - | |

TABLE 9

The value of the personal estate and real estate of the institutions of social insurance at the 30-12-2005 is calculated in the sum of 28.912.787.290, 154 Euros and it is distributed in deposits, stock and real estate as follows:

| | TYPE OF ASSETS | VALUE OF TYPE OF ASSETS | PERCENTAGE OF THE SUM |
|---|------------------------------|--------------------------|-----------------------|
| 1 | DEPOSITS | 12.474.363.147,46 | 43,14% |
| 2 | STOCKS | 15.738.568.686,41 | 54,43% |
| 3 | REAL ESTATE | 699.855.456,28 | 2,42% |
| | TOTAL VALUE OF ASSETS | 28.912.787.290,15 | 100,00% |

¹ OGA (farmers) pensioners include pensioners who receive supplementary pension benefits according to the previous supplementary contributory scheme for farmers, not in force since 1.1.1998.

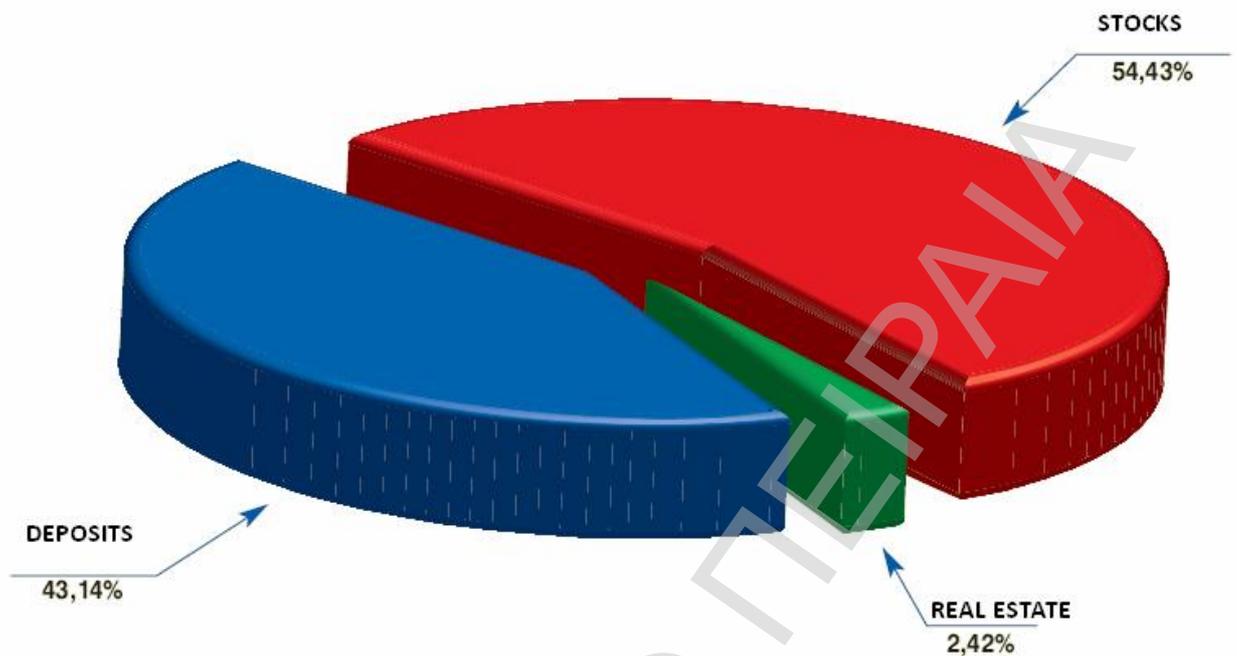


TABLE 10

The total fortune at type of institutions of Social Insurance is distributed at the 30-12-2005 as follows:

| | TYPE OF ASSETS | VALUE OF TYPE OF ASSETS | PERCENTAGE OF THE SUM |
|---|------------------------------|--------------------------------|------------------------------|
| 1 | MAIN INSURANCE | 16.742.543.450,13 | 57,91% |
| 2 | SUPPLEMENTARY INSURANCE | 7.432.034.132,95 | 25,71% |
| 3 | PROVIDENCE | 2.605.231.461,94 | 9,01% |
| 4 | SICKNESS | 2.132.978.245,13 | 7,38% |
| | TOTAL VALUE OF ASSETS | 28.912.787.290,15 | 100,00% |

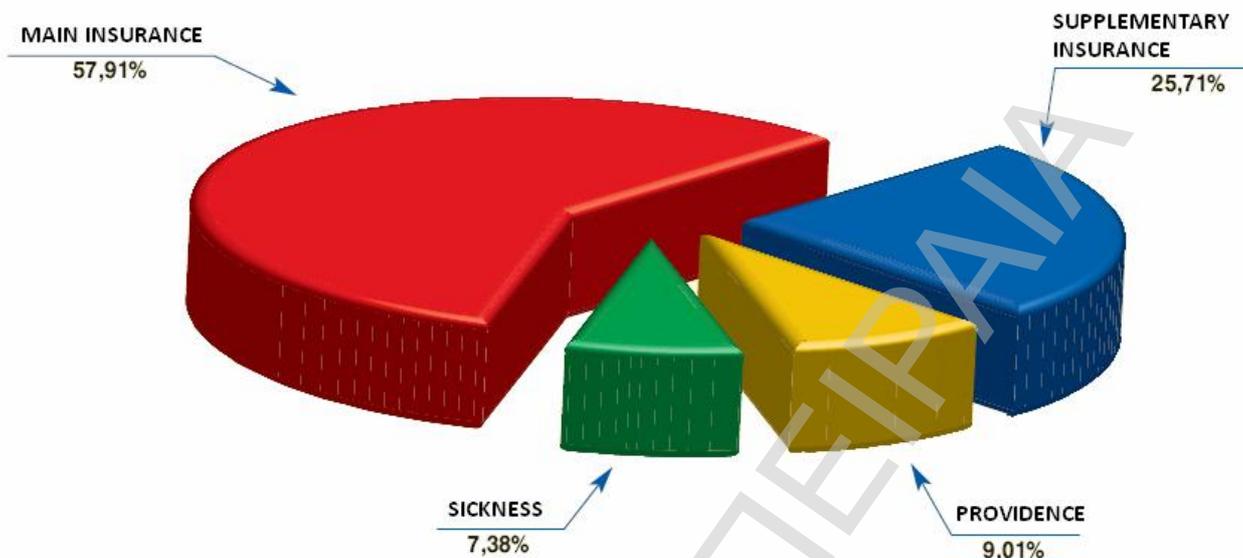
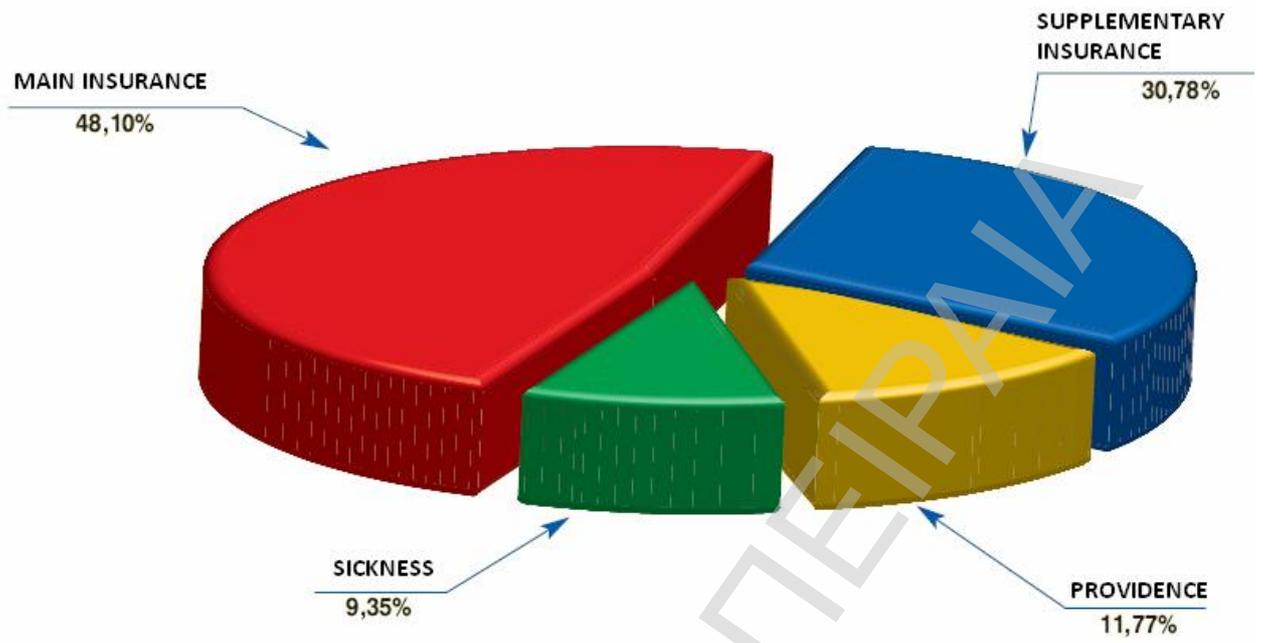


TABLE 11

The total amount of deposits in the banks and Credit Organisations with the funds of the Funding Service of institutions of Social Insurance at the 30.12.2005 arises in 12.474.363.147, 464 and is distributed as follows:

| | TYPE OF ORGANISATION OF SOCIAL INSURANCE | AMOUNT OF DEPOSITS | PERCENTAGE OF THE SUM |
|---|---|---------------------------|------------------------------|
| 1 | MAIN INSURANCE | 6.000.136.264,30 | 48,10% |
| 2 | SUPPLEMENTARY INSURANCE | 3.839.039.428,72 | 30,78% |
| 3 | PROVIDENCE | 1.468.744.647,65 | 11,77% |
| 4 | SICKNESS | 1.166.442.806,79 | 9,35% |
| | TOTAL VALUE OF DEPOSITS | 12.474.363.147,464 | 100,00% |



QUESTIONNAIRES

IKA-ETAM

Web Site: www.ika.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 1 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 1 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 1 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 1 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 12 |
| Category's Marking | 0,66 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 5 |
| Category's Marking | 1,00 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Employer's Guide | 1 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 5 |
| Category's Marking | 1,00 |

| | |
|--------------------------------------|-------------|
| Declarations-Competitions | |
| Declaration of stuff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 1 |
| E-procurement | 1 |
| Total Mark | 5 |
| Category's Marking | 1,00 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total mark | 4 |
| Category's Marking | 0,57 |

| | |
|---|-------------|
| On-line services for the employers | |
| On-line registration to the e-services | 1 |
| On-line data changing | 1 |
| On-line data prompt | 0 |
| On-line certification issuance | 1 |
| Sending of access password to an e-address | 1 |
| On-line prompt of periodical references | 1 |
| On-line reception of insurance awareness | 1 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 1 |
| Total Mark | 10 |
| Category's Marking | 0,83 |

| | |
|---|---|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 1 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 1 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |

| | |
|---------------------------|-------------|
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 11 |
| Category's Marking | 0,78 |

| | |
|---|-------------|
| Transactions'- Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 1 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 1 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

Short Description-Evaluation: 1. Big volume of information for the better service of users that visit the web site and mainly the insured people and the employers. 2. High allowance of e-services for the employers. 3. Average allowance of e-services for the insured people. 4. Very good usability and comprehensible content. 5. Data protection of the users who register for the e-services and safe transactions due to the SSL (128 bits) certificate but no policies against SPAM.

| Sorting at the General Categories | Marking | Position |
|-----------------------------------|-------------|----------|
| Guests' Service | 0,66 | 1 |
| Insured people's service | 1,00 | 1 |
| Employers' service | 1,00 | 1 |
| Declarations-Competitions | 1,00 | 1 |
| E-services for the Insured people | 0,57 | 1 |
| E-services for the Employers | 0,83 | 1 |
| Usability | 0,78 | 1 |
| Transactions' -Content's Safety | 0,60 | 1 |
| Gradation | 6,44 | 1 |
| General Classification | | |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 1 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 1 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 9 |
| Category's Marking | 0,50 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|----------|
| Declaration of stuff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 2 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,40 |
|---------------------------|-------------|

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 1 |
| Category's Marking | 0,14 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 1 |
| Colour combination | 1 |
| Comprehensible content | 0 |
| Total Mark | 8 |
| Category's Marking | 0,57 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Average guests' service without data protection of the visitors of the web site. 2. Very good service of insured people. 3. Only the typical informing for declarations and competitions without the extra services that must go with the informing. 4. Total absence of e-services. 5. Good usability. 6. Absence of content's safety

| Sorting at the General Categories | | Marking | Position |
|--|-------------------------------|----------------|-----------------|
| Guests' Service | | 0,50 | 6 |
| Insured people's service | | 0,80 | 6 |
| Employers' service | | 0 | 13 |
| Declarations-Competitions | | 0,40 | 8 |
| E-services for the Insured people | | 0,14 | 17 |
| E-services for the Employers | | 0 | 11 |
| Usability | | 0,57 | 4 |
| Transactions' -Content's Safety | | 0,20 | 8 |
| Gradation | General Classification | 2,61 | 8 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 1 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 11 |
| Category's Marking | 0,61 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 5 |
| Category's Marking | 1,00 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of stuff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 1 |

| | |
|---------------------------|-------------|
| E-procurement | 0 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 4 |
| Category's Marking | 0,57 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 0 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 6 |
| Category's Marking | 0,43 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 1 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

Short Description-Evaluation: 1. Good guest's service with lacks in support of a foreign language and data protection. 2. Excellent service of insured people. 3. Almost excellent informing about competitions and declarations. 4. Almost good e-services for the insured people with the only problems to be the on-line certification issuance and data changing. 5. Not good usability. Problems with the speed of the web server, with the graphics, the many links and the screen scrolling. 6. Absence of certifications for safe transactions which is a problem as this web site has some e-services

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,61 | 2 |
| Insured people's service | 1,00 | 2 |
| Employers' service | 0 | 7 |
| Declarations-Competitions | 0,80 | 2 |
| E-services for the Insured people | 0,57 | 2 |
| E-services for the Employers | 0 | 5 |
| Usability | 0,43 | 15 |
| Transactions' -Content's Safety | 0,40 | 2 |
| Gradation | General Classification | 3,81 |
| | | 2 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 1 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 9 |
| Category's Marking | 0,50 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|----------|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |

| | |
|---------------------------|----------|
| Category's Marking | 0 |
|---------------------------|----------|

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 3 |
| Category's Marking | 0,43 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 0 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 0 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 5 |
| Category's Marking | 0,36 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Average guest's service with average volume of information for the users of this web site. 2. Not good service of the insured people. 3. Null informing about competitions and declarations. 4. Not good e-services for the insured people. 5. Bad usability with a lot of lacks in graphics, screen rolling, the screen designing and a lot of contents with minimized links. 6. Absence of safety for the content and absence of a certification of safety

| Sorting at the General Categories | Marking | Position |
|--|----------------|-----------------|
| Guests' Service | 0,50 | 7 |
| Insured people's service | 0,40 | 13 |
| Employers' service | 0 | 15 |
| Declarations-Competitions | 0 | 15 |
| E-services for the Insured people | 0,43 | 6 |
| E-services for the Employers | 0 | 13 |
| Usability | 0,36 | 21 |
| Transactions' -Content's Safety | 0,20 | 13 |
| Gradation | 1,89 | 13 |
| General Classification | | |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 0 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 4 |
| Category's Marking | 0,22 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |

| | |
|---------------------------|----------|
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 0 |
| Total Mark | 6 |
| Category's Marking | 0,43 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Very bad guest's service. A lot of useful information for the users is missing. 2. Very bad service and e-service for the insured people. 3. Absence of informing about declarations and competitions. 4. Average usability. This web site has very simple graphics but there is no colour combination, toolbars and a lot of screen rolling. Also many pages are under construction and the content is not totally comprehensible. 5. No content's safety and absence of certificates of safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,22 | 21 |
| Insured people's service | 0,20 | 20 |
| Employers' service | 0 | 19 |
| Declarations-Competitions | 0 | 19 |
| E-services for the Insured people | 0,28 | 16 |
| E-services for the Employers | 0 | 19 |
| Usability | 0,43 | 18 |
| Transactions' -Content's Safety | 0,20 | 19 |
| Gradation | General Classification | 1,33 |
| | | 19 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 1 |
| Information about the institution/History-Executive Synthesis-Short Description | 0 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 8 |
| Category's Marking | 0,44 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of stuff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |

| | |
|---------------------------|-------------|
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 7 |
| Category's Marking | 0,50 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 1 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

Short Description-Evaluation: 1. Average guest service with many lacks such as lack of e-mails, lack of list of hospitals and lack of data protections. 2. Very good service for the insured people. 3. Very good informing about declarations and competitions but not downloading of these forms. 4. Almost null e-services for the insured people. 5. Average usability, very simple and dully designed with a lot of links but also comprehensible content with a good web server speed. 6. Average content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,44 | 9 |
| Insured people's service | 0,80 | 4 |
| Employers' service | 0 | 9 |
| Declarations-Competitions | 0,60 | 5 |
| E-services for the Insured people | 0,28 | 8 |
| E-services for the Employers | 0 | 7 |
| Usability | 0,50 | 9 |
| Transactions' -Content's Safety | 0,40 | 3 |
| Gradation | General Classification | 3,02 |
| | | 4 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 1 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 11 |
| Category's Marking | 0,61 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of staff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |

| | |
|---------------------------|-------------|
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 3 |
| Category's Marking | 0,43 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 0 |
| No obligatory installation of plug-ins (flash, shockwave) | 0 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 7 |
| Category's Marking | 0,50 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Good guest's service but without support to foreign language and data protection. 2. Almost perfect service of the insured people. 3. Good informing about declarations and competitions but no forms' downloading 4. Average e-services for the insured people with a lack at data changing, data prompt and certification issuance. 5. Average usability of a site "loaded" with animation and a lot of screen rolling. 6. Totally null content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,61 | 3 |
| Insured people's service | 0,80 | 3 |
| Employers' service | 0 | 8 |
| Declarations-Competitions | 0,60 | 4 |
| E-services for the Insured people | 0,43 | 3 |
| E-services for the Employers | 0 | 6 |
| Usability | 0,50 | 8 |
| Transactions' -Content's Safety | 0,20 | 4 |
| Gradation | General Classification | 3,14 |
| | | 3 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 1 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 11 |
| Category's Marking | 0,61 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |
| Other declarations | 1 |
| Declarations' and forms' downloading | 1 |

| | |
|---------------------------|-------------|
| E-procurement | 1 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 7 |
| Category's Marking | 0,50 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Good informing for the visitors of this web site. 2. Good service for the insured people. The only problem is the absence of the insurance legislation. 3. Very good informing about the competitions-declarations and especially with regard to the hiring of personnel. 4. Bad e-services for the insured people. 5. Average usability. Good designing, but a lot of links, no toolbars and the main problem of this web site is the speed of the web server. 6. Absence of content's safety due to the lack of certifications that guarantee this safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,61 | 4 |
| Insured people's service | 0,60 | 7 |
| Employers' service | 0 | 10 |
| Declarations-Competitions | 0,80 | 3 |
| E-services for the Insured people | 0,28 | 9 |
| E-services for the Employers | 0 | 8 |
| Usability | 0,50 | 10 |
| Transactions' -Content's Safety | 0,20 | 5 |
| Gradation | General Classification | 2,99 |
| | | 5 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 0 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 4 |
| Category's Marking | 0,22 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|--------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |

| | |
|---------------------------|----------|
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|----------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 0 |
| Total Mark | 6 |
| Category's Marking | 0,43 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: Very bad guest's service with many lacks that would be essential for the informing of the guests. 2. Very bad service for the insured people. 3. Absence of e-services for the insured people. 4. Average usability. A lot of problems which relate to the screen rolling, the lot of links, the colour combination and the lack of a tour guide. 5. Absence of certifications for the safety of the content. 6. Null informing about declarations-competitions

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,22 | 22 |
| Insured people's service | 0,20 | 22 |
| Employers' service | 0 | 22 |
| Declarations-Competitions | 0 | 22 |
| E-services for the Insured people | 0 | 22 |
| E-services for the Employers | 0 | 22 |
| Usability | 0,43 | 19 |
| Transactions' -Content's Safety | 0,20 | 22 |
| Gradation | General Classification | 1,05 |
| | | 22 |

TSEAPGSO (FUND OF PENSION AND COMPLEMENTARY INSURANCE OF PERSONEL OF AGRICULTURAL ORGANISATIONS)

Web Site: www.ggka.gr/sy_tseap.htm

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 0 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 5 |
| Category's Marking | 0,28 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 1 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 1 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 0 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 7 |
| Category's Marking | 0,50 |

| Transactions'-Content's Safety | |
|---|-------------|
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: Bad guest's service which means that the volume of information that is provided for the guests of this web site is very low. 2. Bad service for the insured people but average service for the employers' service. 3. Null informing about declarations-competitions. 4. A few e-services for the insured people are provided. 5. Average usability. The web site is not good designed and it has many links and not a tour guide. 6. Absence of certifications for the safety of content

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,28 | 17 |
| Insured people's service | 0,20 | 17 |
| Employers' service | 0,40 | 4 |
| Declarations-Competitions | 0 | 16 |
| E-services for the Insured people | 0,28 | 13 |
| E-services for the Employers | 0 | 15 |
| Usability | 0,50 | 11 |
| Transactions' -Content's Safety | 0,20 | 15 |
| Gradation | General Classification | 1,86 |
| | | 15 |

TANPY (FUND OF INSURANCE OF NAVAL AGENTS AND EMPLOYEES)

Web Site: www.tanpy.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 8 |
| Category's Marking | 0,44 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 4 |
| Category's Marking | 0,80 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |
| Other declarations | 1 |

| | |
|--------------------------------------|-------------|
| Declarations' and forms' downloading | 1 |
| E-procurement | 0 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 3 |
| Category's Marking | 0,43 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 0 |
| No obligatory installation of plug-ins (flash, shockwave) | 0 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 0 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 5 |
| Category's Marking | 0,36 |

| Transactions'-Content's Safety | |
|---|-------------|
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Average volume of information that is provided to the visitor of this web site. 2. Very good service is provided for the insured people. 3. Good informing for declarations-competitions. 4. Average e-services for the insured people. 5. In general lines the usability of this web site is not good. It has animation, pictures, screen rolling and the colours at every page do not match each other. 6. Absence of certifications for the content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,44 | 10 |
| Insured people's service | 0,80 | 5 |
| Employers' service | 0 | 11 |
| Declarations-Competitions | 0,60 | 6 |
| E-services for the Insured people | 0,43 | 4 |
| E-services for the Employers | 0 | 9 |
| Usability | 0,36 | 20 |
| Transactions' -Content's Safety | 0,20 | 6 |
| Gradation | General Classification | 2,83 |
| | | 6 |

TSPHSAP (PENSION FUND OF PERSONEL OF H.S.A.P.)

Web Site: www.tsphsap.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 1 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 1 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 10 |
| Category's Marking | 0,55 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 8 |
| Category's Marking | 0,57 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: Average guest's service. The main problem is the absence of information for the insurance services. 2. Not enough information for the insured people service. The only thing that can do an insured is to download forms and send them to the fund via e-mail or fax. 3. Absence of informing about declarations-competitions. 4. A simple but well designed web site with problems at the web server speed. 5. Absence of certifications for the content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,55 | 5 |
| Insured people's service | 0,40 | 12 |
| Employers' service | 0 | 14 |
| Declarations-Competitions | 0 | 14 |
| E-services for the Insured people | 0,28 | 12 |
| E-services for the Employers | 0 | 12 |
| Usability | 0,57 | 6 |
| Transactions' -Content's Safety | 0,20 | 12 |
| Gradation | General Classification | 2,00 |
| | | 12 |

TEAYEK (FUND OF COMPLEMENTARY INSURANCE OF PERSONEL OF COMMERCIAL SHOPS)

Web Site: www.ggka.gr/sy_teayek.htm

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 0 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 4 |
| Category's Marking | 0,22 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 1 |

| | |
|--------------------------------------|-------------|
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 0 |
| Total Mark | 7 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,50 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Very bad guest's service cause to the extremely low volume of information that is provided to the visitor of this web site. 2. A few announcements are the only thing that is provided for the informing of both insured people and employers. 3. The e-services that are provided from this web site for the insured people are also a few. 4. A very simple designed site without icons and demanding graphics but with a lot of links and without a comprehensible content. 5. Absence of certifications that guarantee the content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,22 | 20 |
| Insured people's service | 0,20 | 18 |
| Employers' service | 0,20 | 6 |
| Declarations-Competitions | 0,20 | 10 |
| E-services for the Insured people | 0,28 | 14 |
| E-services for the Employers | 0 | 17 |
| Usability | 0,50 | 12 |
| Transactions' -Content's Safety | 0,20 | 17 |
| Gradation | General Classification | 1,80 |
| | | 17 |

TEADY (FUND OF COMPLEMENTARY INSURANCE OF PUBLIC EMPLOYEES)

Web Site: www.ggka.gr/teady

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 0 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 5 |
| Category's Marking | 0,28 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 1 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|----------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|-------------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 0 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 5 |
| Category's Marking | 0,36 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Very bad guest's service due to the lack of information that is provided to the visitors of this web site. 2. Not good informing about the insured people service. 3. Absence not only for informing of declarations-competitions but also of e-services for the employers. 4. A lot of problems with the usability. Many problems are occurred due to the inconsistency at the screen designing, the maximizations of the screen rolling, the many links and the absence of toolbars and tour guide. 5. Absence of certifications that guarantee the content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,28 | 19 |
| Insured people's service | 0,40 | 16 |
| Employers' service | 0 | 21 |
| Declarations-Competitions | 0 | 21 |
| E-services for the Insured people | 0 | 21 |
| E-services for the Employers | 0 | 21 |
| Usability | 0,36 | 22 |
| Transactions' -Content's Safety | 0,20 | 21 |
| Gradation | General Classification | 1,24 |
| | | 21 |

OAP-DEI

Web Site: www.oap-dei.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 9 |
| Category's Marking | 0,50 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 1 |

| | |
|--------------------------------------|-------------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| | |
|--|----------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 8 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,57 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Average guests' service and volume of information. 2. Not good insured people service and absence of e-services for the insured people. 3. Null informing about service or stuff declarations-competitions. 4. Good usability. A well-designed site with the main problem focusing at the speed of the web server, at the screen rolling and the main links. 5. Absence of certifications that guarantee the content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,50 | 8 |
| Insured people's service | 0,40 | 14 |
| Employers' service | 0 | 16 |
| Declarations-Competitions | 0,20 | 9 |
| E-services for the Insured people | 0 | 19 |
| E-services for the Employers | 0 | 14 |
| Usability | 0,57 | 7 |
| Transactions' -Content's Safety | 0,20 | 14 |
| Gradation | General Classification | 1,87 |
| | | 14 |

TEAPEYDAP (FUND OF COMPLEMENTARY INSURANCE OF PERSONEL OF EYDAP)

Web Site: www.teapeydap.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 7 |
| Category's Marking | 0,39 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|----------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 0 |
| Total Mark | 7 |

| | |
|---------------------------|------|
| Category's Marking | 0,50 |
|---------------------------|------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service. A low volume of information is available from this web site. 2. Very bad insured people's service with many basic lacks. 3. Absence not only of e-services for the insured people but also for informing about declarations-competitions. 4. Average usability. A monotonously designed web site without colour combination and absence of a tour guide and toolbars. The main problem is that the content is not comprehensible

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,39 | 14 |
| Insured people's service | 0,20 | 21 |
| Employers' service | 0 | 20 |
| Declarations-Competitions | 0 | 20 |
| E-services for the Insured people | 0 | 20 |
| E-services for the Employers | 0 | 20 |
| Usability | 0,50 | 14 |
| Transactions' -Content's Safety | 0,20 | 20 |
| Gradation | General Classification | 1,29 |
| | | 20 |

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 0 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 6 |
| Category's Marking | 0,33 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of staff competition | 0 |
| Declaration of service competition | 0 |

| | |
|--------------------------------------|----------|
| Other declarations | 0 |
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|-------------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total Mark | 3 |
| Category's Marking | 0,25 |

| | |
|---|---|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 0 |
| Colour combination | 0 |
| Comprehensible content | 1 |

| | |
|---------------------------|-------------|
| Total Mark | 6 |
| Category's Marking | 0,43 |

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service with the volume of information provided to the visitor being low. 2. Not good insured people service and employers service. 3. Not good e-services for the insured people and for the employers. 4. Absence of informing about declarations-competitions. 5. Average usability. The site is not well-designed, without toolbars, tour guide and with many links and screen rolling. 6. Absence of certifications for the content's safety

| Sorting at the General Categories | Marking | Position |
|--|----------------|-----------------|
| Guests' Service | 0,33 | 16 |
| Insured people's service | 0,40 | 11 |
| Employers' service | 0,40 | 3 |
| Declarations-Competitions | 0 | 12 |
| E-services for the Insured people | 0,28 | 11 |
| E-services for the Employers | 0,25 | 2 |
| Usability | 0,43 | 17 |
| Transactions' -Content's Safety | 0,20 | 10 |
| Gradation | 2,29 | 10 |
| General Classification | | |

TEAX (FUND OF COMPLEMENTARY INSURANCE OF CHEMISTS)

Web Site: www.teax.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 1 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 6 |
| Category's Marking | 0,33 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|-------------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total Mark | 2 |
| Category's Marking | 0,16 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 1 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 9 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,64 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service with the volume of information being low. 2. Average insured people service and employers service with the only these to being provided are some announcements and forms. 3. Null informing about declarations-competitions. 4. The e-services for the insured people and the employers that are provided from this web site are in an extremely low level. 5. Good usability. A good and simply designed web site

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,33 | 15 |
| Insured people's service | 0,40 | 10 |
| Employers' service | 0,40 | 2 |
| Declarations-Competitions | 0 | 11 |
| E-services for the Insured people | 0,28 | 10 |
| E-services for the Employers | 0,16 | 3 |
| Usability | 0,64 | 3 |
| Transactions' -Content's Safety | 0,20 | 9 |
| Gradation | General Classification | 2,41 |
| | | 9 |

TEAPOKA (FUND OF COMPLEMENTARY INSURANCE OF PERSONEL OF ORGANISATIONS OF SOCIAL INSURANCE)

Web Site: www.teapoka.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 5 |
| Category's Marking | 0,28 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 2 |
| Category's Marking | 0,28 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 0 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 7 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,50 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Very bad guests' service with the volume of information to be provided being very low. 2. Very bad service for the insured people. 3. Absence of informing about declarations-competitions. 4. The e-services for the insured people that are provided from this web site are a few. The only things that are provided are the pension calculation and the forms' downloading. 5. Average usability. Absence of toolbars and tour guide with the installation of plug-ins to be obligatory

| Sorting at the General Categories | Marking | Position |
|--|----------------|-----------------|
| Guests' Service | 0,28 | 18 |
| Insured people's service | 0,20 | 19 |
| Employers' service | 0 | 18 |
| Declarations-Competitions | 0 | 18 |
| E-services for the Insured people | 0,28 | 15 |
| E-services for the Employers | 0 | 18 |
| Usability | 0,50 | 13 |
| Transactions' -Content's Safety | 0,20 | 18 |
| Gradation | 1,46 | 18 |
| General Classification | | |

TAS (INSURANCE FUND OF NOTARIES)

Web Site: www.tas.org.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 1 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 1 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 0 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 1 |
| Total Mark | 7 |
| Category's Marking | 0,39 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 1 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 1 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 3 |
| Category's Marking | 0,43 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 0 |
| No obligatory installation of plug-ins (flash, shockwave) | 0 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 0 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 1 |
| Tour guide of the web site | 0 |
| Contents with minimized links | 1 |
| Colour combination | 0 |
| Comprehensible content | 1 |
| Total Mark | 6 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,43 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service without essential informing for a visitor of this web site. The main problem is that there is not a list of the insurance services and that there is not data protection 2. Not good insured people's service and absence of informing about declarations-competitions. 3. Average e-services for the insured people. 4. Not good usability. The main problems are the existence of animation and that the colours that are used for the design are not match each other (design problems). 5. Absence of certifications for content's safety

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,39 | 13 |
| Insured people's service | 0,40 | 15 |
| Employers' service | 0 | 17 |
| Declarations-Competitions | 0 | 17 |
| E-services for the Insured people | 0,43 | 7 |
| E-services for the Employers | 0 | 16 |
| Usability | 0,43 | 16 |
| Transactions' -Content's Safety | 0,20 | 16 |
| Gradation | General Classification | 1,85 |
| | | 16 |

TPDY (PROVISION FUND OF PUBLIC EMPLOYEES)

Web Site: www.tpdy.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 1 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 0 |
| Search machine in the site/internet | 0 |
| Links to Websites with similar content | 1 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 7 |
| Category's Marking | 0,39 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| Employers' service | |
|--------------------------------|----------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 0 |
| Fill-in advice | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of staff competition | 1 |
| Declaration of service competition | 1 |
| Other declarations | 0 |

| | |
|--------------------------------------|-------------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 2 |
| Category's Marking | 0,40 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 1 |
| On-line help | 1 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 3 |
| Category's Marking | 0,43 |

| | |
|---|----------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 0 |
| Help step to step | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 1 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 9 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,64 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service. The main problems are the absence of a list of the insurance services and the lack of communication via e-mail. 2. Good services for the insured people. There is a good volume of information about the services. 3. Average informing about declarations-competitions. 4. Average e-services for the insured people. 5. Very good usability. A well-designed site with a comprehensible content and without a lot of screen rolling

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,39 | 11 |
| Insured people's service | 0,60 | 8 |
| Employers' service | 0 | 12 |
| Declarations-Competitions | 0,40 | 7 |
| E-services for the Insured people | 0,43 | 5 |
| E-services for the Employers | 0 | 10 |
| Usability | 0,64 | 2 |
| Transactions' -Content's Safety | 0,20 | 7 |
| Gradation | General Classification | 2,66 |
| | | 7 |

TPEDE (PROVISION FUND OF CONTRACTORS OF PUBLIC PROJECTS)

Web Site: www.tpede.gr

| Guests' Service | |
|---|-------------|
| Available 24/7 | 1 |
| Support/Ability to choose a foreign language | 0 |
| Information about the institution/History-Executive Synthesis-Short Description | 1 |
| Announcements-Press Reports | 1 |
| List of the insurance services | 0 |
| List of the hospitals-doctors-pharmacies etc. | 0 |
| List of the civil services and other emergency phone numbers | 0 |
| Communication phone numbers | 1 |
| E-mail | 0 |
| FAQ | 1 |
| Search machine in the site/internet | 1 |
| Links to Websites with similar content | 0 |
| Consumer's legislation and transactions' safety | 1 |
| Opinion questionnaire about the site | 0 |
| Calculator and money converter | 0 |
| Record of policy security and data protection | 0 |
| Policies against SPAM | 0 |
| Date of the last renewal | 0 |
| Total Mark | 7 |
| Category's Marking | 0,39 |

| Insured people's Service | |
|---------------------------------|-------------|
| Announcements-Deadlines | 1 |
| Insurance Legislation-Circular | 0 |
| Insured Guide | 0 |
| Forms | 1 |
| Fill-in advice | 1 |
| Total Mark | 3 |
| Category's Marking | 0,60 |

| Employers' service | |
|--------------------------------|-------------|
| Announcements-Deadlines | 0 |
| Insurance Legislation-Circular | 0 |
| Employer's Guide | 0 |
| Forms | 1 |
| Fill-in advice | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

| Declarations-Competitions | |
|------------------------------------|---|
| Declaration of stuff competition | 0 |
| Declaration of service competition | 0 |
| Other declarations | 0 |

| | |
|--------------------------------------|----------|
| Declarations' and forms' downloading | 0 |
| E-procurement | 0 |
| Total Mark | 0 |
| Category's Marking | 0 |

| | |
|--|-------------|
| E-services for the Insured people | |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| On-line pension calculation | 0 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total mark | 1 |
| Category's Marking | 0,14 |

| | |
|---|--------------|
| On-line services for the employers | |
| On-line registration to the e-services | 0 |
| On-line data changing | 0 |
| On-line data prompt | 0 |
| On-line certification issuance | 0 |
| Sending of access password to an e-address | 0 |
| On-line prompt of periodical references | 0 |
| On-line reception of insurance awareness | 0 |
| On-line charge payment | 0 |
| 5 or less steps for the completion of the procedure | 0 |
| On-line help | 0 |
| Forms' downloading | 1 |
| Help step to step | 0 |
| Total Mark | 1 |
| Category's Marking | 0,083 |

| | |
|---|----------|
| Usability | |
| Web Server speed | 0 |
| Suggested Screen Analysis | 0 |
| Graphics Simpleness | 1 |
| Absence or least presence of animation | 1 |
| No obligatory installation of plug-ins (flash, shockwave) | 1 |
| Texts and graphics without frames | 0 |
| Minimization of the screen rolling | 1 |
| Consistency at the screen designing (colour, links etc.) | 1 |
| System demands | 0 |
| Toolbars | 0 |
| Tour guide of the web site | 1 |
| Contents with minimized links | 0 |
| Colour combination | 1 |
| Comprehensible content | 1 |
| Total Mark | 8 |

| | |
|---------------------------|-------------|
| Category's Marking | 0,57 |
|---------------------------|-------------|

| | |
|---|-------------|
| Transactions'-Content's Safety | |
| Bank account debit | 0 |
| Safe transactions SSL 128 bits | 0 |
| Safe transactions SSL 40 bits | 0 |
| Without obligatory installment of X.509 Certificate | 1 |
| On-line confirmation | 0 |
| Total Mark | 1 |
| Category's Marking | 0,20 |

Short Description-Evaluation: 1. Not good guests' service with the volume of information to be provided being low. The main problem is the absence of a list of insurance services and the impossibility to communicate via e-mail. 2. The insured people service is good but the employers' is very bad. 3. Absence of informing about declarations-competitions. 4. Very bad allowance of e-services for the insured people and almost inexistent e-services for the employers. 5. Good usability. A well-designed web site with colour combination and consistency at the screen designing. The only severe problems are the many links and the web server speed which is very low

| Sorting at the General Categories | Marking | Position |
|--|-------------------------------|-----------------|
| Guests' Service | 0,39 | 12 |
| Insured people's service | 0,60 | 9 |
| Employers' service | 0,20 | 5 |
| Declarations-Competitions | 0 | 13 |
| E-services for the Insured people | 0,14 | 18 |
| E-services for the Employers | 0,083 | 4 |
| Usability | 0,57 | 5 |
| Transactions' -Content's Safety | 0,20 | 11 |
| Gradation | General Classification | 2,183 |
| | | 11 |

Previously were presented the questionnaires that concern the bigger funds of Greece that are activated in the field of internet. Afterwards it will be presented all these together in a form so that appears the classification of these as well as their marks in each category separately, so that are exported precious conclusions as this research continues.

Concentric Table of Evaluation - Marks - Sorting

| Insurance Organisations | | Evaluation Category | | | | | | | | Total | General Sorting |
|-------------------------|-------------|---------------------|--------------------------|--------------------|---------------------------|-----------------------------------|------------------------------------|-----------|--------------------------------|-------|-----------------|
| | | Guests' Service | Insured people's Service | Employers' Service | Declarations-Competitions | E-services for the Insured people | On-line services for the employers | Usability | Transactions'-Content's Safety | | |
| 1 | IKA-ETAM | 0,66 | 1,00 | 1,00 | 1,00 | 0,57 | 0,83 | 0,78 | 0,60 | 6,44 | 1 |
| 2 | TSMEDÉ | 0,61 | 1,00 | 0 | 0,80 | 0,57 | 0 | 0,43 | 0,40 | 3,81 | 2 |
| 3 | TAP-OTE | 0,61 | 0,80 | 0 | 0,60 | 0,43 | 0 | 0,50 | 0,20 | 3,14 | 3 |
| 4 | OAEÉ | 0,44 | 0,80 | 0 | 0,60 | 0,28 | 0 | 0,50 | 0,40 | 3,02 | 4 |
| 5 | TAISYT | 0,61 | 0,60 | 0 | 0,80 | 0,28 | 0 | 0,50 | 0,20 | 2,99 | 5 |
| 6 | TANPY | 0,44 | 0,80 | 0 | 0,60 | 0,43 | 0 | 0,36 | 0,20 | 2,83 | 6 |
| 7 | TPDY | 0,39 | 0,60 | 0 | 0,40 | 0,43 | 0 | 0,64 | 0,20 | 2,66 | 7 |
| 8 | OGA | 0,50 | 0,80 | 0 | 0,40 | 0,14 | 0 | 0,57 | 0,20 | 2,61 | 8 |
| 9 | TEAX | 0,33 | 0,40 | 0,40 | 0 | 0,28 | 0,16 | 0,64 | 0,20 | 2,41 | 9 |
| 10 | TEAYFE | 0,33 | 0,40 | 0,40 | 0 | 0,28 | 0,25 | 0,43 | 0,20 | 2,29 | 10 |
| 11 | TPEDE | 0,39 | 0,60 | 0,20 | 0 | 0,14 | 0,083 | 0,57 | 0,20 | 2,183 | 11 |
| 12 | TSPHSAP | 0,55 | 0,40 | 0 | 0 | 0,28 | 0 | 0,57 | 0,20 | 2,00 | 12 |
| 13 | ETEH | 0,50 | 0,40 | 0 | 0 | 0,43 | 0 | 0,36 | 0,20 | 1,89 | 13 |
| 14 | OAP-DEI | 0,50 | 0,40 | 0 | 0,20 | 0 | 0 | 0,57 | 0,20 | 1,87 | 14 |
| 15 | TSEAPGSO | 0,28 | 0,20 | 0,40 | 0 | 0,28 | 0 | 0,50 | 0,20 | 1,86 | 15 |
| 16 | TAS | 0,39 | 0,40 | 0 | 0 | 0,43 | 0 | 0,43 | 0,20 | 1,85 | 16 |
| 17 | TEAYEK | 0,22 | 0,20 | 0,20 | 0,20 | 0,28 | 0 | 0,50 | 0,20 | 1,80 | 17 |
| 18 | TEAPOKA | 0,28 | 0,20 | 0 | 0 | 0,28 | 0 | 0,50 | 0,20 | 1,46 | 18 |
| 19 | TAMEIO NOM. | 0,22 | 0,20 | 0 | 0 | 0,28 | 0 | 0,43 | 0,20 | 1,33 | 19 |
| 20 | TEAPEYDAP | 0,39 | 0,20 | 0 | 0 | 0 | 0 | 0,50 | 0,20 | 1,29 | 20 |
| 21 | TEADY | 0,28 | 0,40 | 0 | 0 | 0 | 0 | 0,36 | 0,20 | 1,24 | 21 |
| 22 | TAPE | 0,22 | 0,20 | 0 | 0 | 0 | 0 | 0,43 | 0,20 | 1,05 | 22 |

E-GOVERNMENT IN GREECE

INFORMATION SOCIETY INDICATORS

Proportion of persons using a computer: 24%

Internet usage by individuals: 20%

Internet usage by enterprises of 10+ employees: 87%

Use of broadband connection: Households 1%, enterprises 21%

Usage of Internet by individuals for purchasing / ordering goods or services (excl. shares / financial services): 1%

Internet usage by individuals for interaction with public authorities: Obtaining information 6%, obtaining forms 2%, returning filled forms 3%

E-GOVERNMENT HISTORY

March 2005

Launch of a 3-year programme "Politeia 2005-2007" for the 're-establishment of Public Administration'. The objectives of the programme are to better serve all citizens by focusing on their real needs, increasing transparency in public administration, implementing e-government in all administrative levels (central and regional administration, municipalities), restructuring agencies and processes, protecting citizen's privacy and consolidating the Rule of Law.

2004

Creation of a Central Procedure Simplification Committee. Its main objectives are the planning, implementation, monitoring and assessment of administrative simplifications, reform of the appropriate organisational structures for supporting the simplification policy and preplanning of activities to inform government officials on simplification methods and techniques.

23 June 2003

Greece's "1502" Telephone Application System (call centre enabling citizens to apply for a number of certificates and administrative documents) receives the first United Nations Public Service Award in the category 'Improvement of

Public Service Results' in the geographic area of Europe and North America. The 1502 call centre was first launched in February 1998 and by the end of 2001 more than 870,000 applications for administrative forms and documents had been submitted, representing almost 608 applications per day. This figure shows the success of the service, which increases the responsiveness of public administration, promotes equal and user-friendly access to public services, helps to reduce red tape and administrative costs, and contributes to a better quality of life for citizens.

2-3 May 2003

The Greek Presidency of the EU (January-June 2003) holds a Ministerial Meeting on "Tools of e-Governance in the European Union and its South Eastern European Neighbours".

2002

Publication of an updated version of the White Paper Greece in the Information Society: Strategy & Actions. Set against the background of what has been achieved since the original plan was published in 1999, this update incorporates initiatives launched over the period 2000-2001.

Spring 2002

Opening of the first ten "Citizens' Service Centres" (KEP in Greek), one-stop administrative shops located in or near municipality and prefecture offices. The Citizens' Service Centres are meant to gradually integrate all administrative procedures through the use of information and communication technology. The number of centres is due to grow to 400 by the end of 2002 and to 1,100 by the end of 2003. The physical one-stop shops (which operate from 8am to 8pm Monday to Friday and are also open on Saturday mornings) are complemented by an Internet portal and by a free of charge telephone helpline operating seven days a week, 24 hours a day.

01 April 2001

Launch of the Government network "SYZEFXIS" as a pilot project, with the participation of 15 state organisations. The "SYZEFXIS" is meant to become a nationwide intranet for the Greek public sector, ultimately connecting more than 1,700 organisations nationwide. The network will offer advanced telecommunication and information services, including telephony, data and video transmission.

E-GOVERNMENT STRATEGY

The Greek Government's strategic approach to e-government was laid down in the White Paper Greece in the Information Society: Strategies and Actions, which was published in February 1999 and updated in 2002. The White Paper places great emphasis on raising the quality of public services in order to ensure social cohesion and contribute to economic objectives in terms of living standards. The Greek e-government strategy advocates that electronic services should be characterised by ubiquity, uniqueness of reference (i.e. single point of service), de-materialisation, quality and cost-effectiveness. E-services are seen as essential business infrastructures that should only be planned and deployed as such. Key methodological steps for developing and implementing them include: identifying critical areas of service; determining business priorities and critical success factors; identifying business partners and building consensus; determining the scope of a pilot application.

With the aim of implementing the Information Society strategy in a coherent and integrated way, an Operational Programme for the Information Society (OPIS) was adopted in 2000, which covers the period 2000-2006 and is supported by the EU as part of the Community Support Framework. The OPIS is an innovative horizontal programme, cutting across government departments, which aims at implementing the essential features of the Greek Government's Information Society White Paper as well as of the eEurope Action Plan.

The OPIS includes four lines of action: 'Education and Culture', 'Citizens and Quality of Life', 'Digital Economy and Employment', and 'Communications'. The priorities for e-government, which forms part of the action line "Citizens and Quality of Life", are as follows:

- Improved quality of services to citizens and enterprises by public administrations at central, regional and local level.

- Development of online applications, as well as use of Information and Communication Technologies (ICTs) to streamline and re-engineer procedures and communication within and amongst government departments, covering all of public administration and especially the fiscal area and finance, social insurance, justice, public tendering and procurement procedures, regional development and emergency services areas.
- Support the creation of geographical and environmental mapping and management information systems, linking central to regional and local government.
- Use of IT in order to promote and support a broader strategy for providing higher quality health and welfare services to all citizens, and for the reform of the management of the health sector and its budget.
- Introduction of telematics applications in land, sea and air transport ("intelligent transport").

The funds corresponding to the action line "Citizens and Quality of Life" are 879.4 million euros out of the total OPIS budget of 2,839.1 million euros.

The Greek approach to e-government can be characterised as centralised in terms of policy planning and programme management, with distributed implementation. All Ministries and regional governments have been requested to prepare actions plans for the Information Society, with a view to implement the OPIS priorities.

E-GOVERNMENT INFRASTRUCTURE

Portal

Citizen Service Centre

The Citizen Service Centre (www.kep.gov.gr) is the official site of administrative one-stop shops (Citizen Service Centres or 'KEP' in Greek), where citizens can have access to public service information and to a number of standardised administrative procedures. There are currently more

than 800 Citizen Service Centres spread around Greece, and the objective is to reach 1,000 in 2005. The deployment of the network forms part of the Ariadni programme, which has also enabled the evaluation, simplification and digitisation of more than 850 administrative procedures that can be accessed through the Centres. These centres are linked together by an IP network and use a platform called "e-kep" to file citizens' requests, create a relevant e-directory, electronically register KEP mail, manage citizens' requests and monitor their progress all the way through settlement. Accessible through the one-stop service centres across the country or through the Internet, the e-kep platform supports the use of certified digital signature, enabling real time on-line transactions between Citizens and Public Administration. The average service time usually does not exceed 7 days. The service is complemented by a 24 hours administrative information call centre (four-digit 1564 telephone service), and by a 'Telephone Application System' (1502) where citizens can request almost 60 different certificates. The 1564 call centre has served more than 5 million calls to date. The Citizen Service Centre Internet portal receives over 9 million visits each month.

Network

National Public Administration Network - SYZEFXIS

The Greek public sector network SYZEFXIS provides advanced telecommunication and information services, including telephony, data and video transmission, to over 1,700 public bodies through 4 Virtual Private Networks (VPNs). It is complemented by the development of "Metropolitan Area Networks" (optical rings) infrastructures in approximately 50 municipalities across Greece, aiming to interconnect "points" of public interest (such as public administration buildings, schools, tax offices, administrations) through a broadband network.

E-Identification infrastructure

There is currently no central e-identification infrastructure for e-government in Greece. In particular, no plans for e-ID cards have been issued.

E-Procurement infrastructure

There is currently no central e-procurement infrastructure in Greece. The Government's objective is to introduce an operational electronic public procurement system by the end of 2007. The project is carried out by the General Secretariat of Commerce in the Ministry of Economic Development.

Knowledge Management infrastructure

There is currently no government-wide knowledge management infrastructure in Greece

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