



**Hoolie**

[pet-insurance.gr](https://pet-insurance.gr)

**ELEVATE  
GREECE**

national startup point

OFFICIAL MEMBER OF NATIONAL STARTUP REGISTRY



**The first online platform for  
Pet Insurance.**



## A few words about us:

The Hoolie Foundation is the  
**1st company planning pet insurance** programs in Greece.

It was created by "pet parents" through their genuine desire to offer flexible products and services that meet the needs of the modern Greek family.

Our goal is to provide ample and affordable insurance solutions to pet parents and at the same time lots of love and care to the pets themselves.

Founder  
Konstantinos Fotopoulos

Co Partners  
Dafni Nassiou  
Ioannis Malisova



## Insurance Innovation Awards

### Gold Award

«Innovative Insurance Product»  
at the 34th Thessaloniki Insurance Conference.



## Pet Awards

For four consecutive years 2021-2024  
Hoolie Company has been awarded at the Pet Awards:  
**2021** winning the Bronze Award  
**2022-2024** winning the Gold Award  
for "Best Animal Insurance Service".



## Startupper Awards

Our Startup company Hoolie Pet Insurance,  
member of Elevate Greece won the original  
award category Pet Friendly at Startupper  
Awards 2023.



## Our Vision

**At the Hoolie Foundation, by focusing on the combination of technology and personalized pet care advice,** we envision a world where the relationship between human and pet is filled with happiness, health and mutual love.

**Our vision** is for Philozoic Education to become one with people's consciousness, opening new roads and horizons in the Greek insurance market, while keeping the well-being of our beloved pet friends in mind.

**Our Goal** is to connect our platform with insurance companies and pet clinics in Europe and the USA with an incubator in Greece. We envision that our platform will become an ecosystem to reward pet owners not only by helping them practically (contract issuance, compensation process, educational programs), but also as a reward for their act of love towards their pet in the most economical way.



The **Hoolie Foundation** was founded at the end of 2021 with the aim of representing foreign companies in the Greek Market, designing tailor made insurance programs and mainly in the Pet Industry, a sector with many untapped opportunities, in a country with at least **2.2 million** registered pets.

According to a reliable survey conducted last year, the largest "group" of people with common traits and characteristics are pet owners. After workshops and further research, we identified an emerging type of consumer who do not consider themselves a pet owner, but a "pet parent".

These "parents" equate the pet with an equal member of the family. As a result, they develop deep emotional relationships that extend beyond the need for safety or companionship.

At the **Hoolie Foundation** we are dedicated to improving the lives of pets and their owners through innovative technology. Our mission is to solve everyday challenges in pet care with innovative solutions.

Every pet deserves the best care and every pet owner deserves their own.

We are here to make it a reality through advanced pet insurance technologies.



*The greatness of a nation can be judged by the way its **animals** are treated.*

*- Mahatma Gandhi*



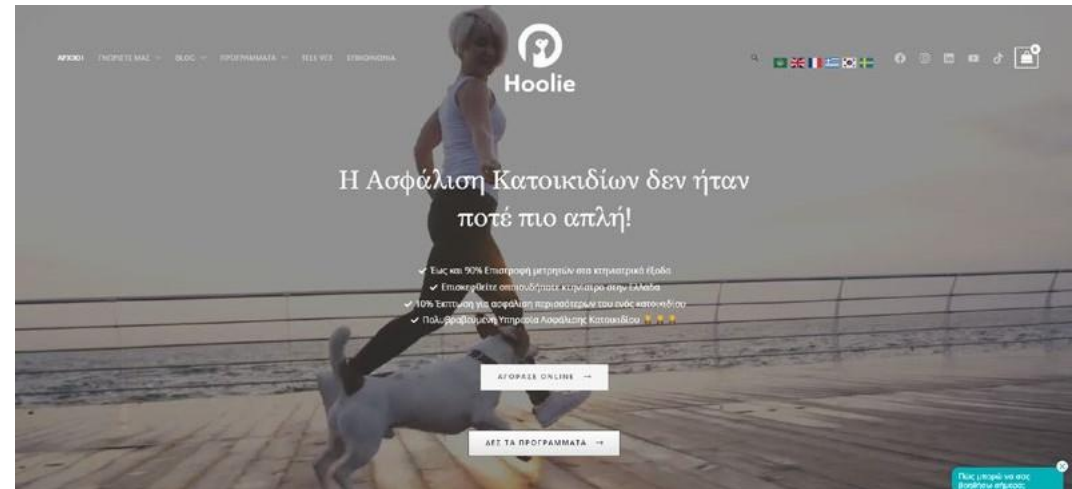
## The Problem

In today's fast-paced world, pet owners are often challenged to balance their busy lives and provide the optimal care for their pets.

This includes managing health, nutrition and overall pet welfare.

The 75% of pet owners admit that they experience anxiety about the health and happiness of their pet families while they are away.

A growing number of pets are experiencing problems health due to the lack of regular monitoring and preventive care.



## The Opportunity

**Pet-insurance.gr** revolutionizes the insurance market by offering products and online services, focusing on the solution for pet owners to reduce the cost of vet visit, to prevent problems or injuries from happening in the first place, so that they can avoid unforeseen expenses and unpleasant situations with a main goal the prosperity of our beloved four-legged friends.



## The Solution

**We have created an original all-in-one digital platform focusing on pet insurance but also innovative solutions and services.**

It is easily accessible by all pet parents and automated through AI and cloud technology.

The platform includes:

- Bibliography references
- Educational courses
- Vaccination reminders
- Check up reminder
- Pet Medical File



## Added Value for Pet Owners and also for Veterinarians.



### For "Pet Parents"

- ✓ Comprehensive coverage that gives flexibility of pet owners in the selection care.
- ✓ "Peace of Mind" since it provides mental peace of mind that the pet's needs will be covered.
- ✓ It eliminates financial uncertainty and reduces the financial burden.
- ✓ Pays vet bills quickly and seamless expenses.



### For the Vets

- ✓ Ability to practice Veterinary Medicine science at the high level.
- ✓ Freedom to suggest the most effective treatments for the pet even if it is more costly.
- ✓ Increased revenue inflow and attracting better and large clientele.



## The Market

The global pet care market is forecasted to reach \$202 billion by 2025.

The factors influencing this market is the ever-increasing rate of pet adoption, their so-called "humanization", according to experts, the way their image is being portrayed on social media, the high cost of veterinary care, the deep sense of awareness shared mainly among millennials who believe that we are not alone in this world and the confirmed notion that their mere existence benefits human kind.

Although the average premium in the Greek market is approximately **€100** for dogs and **€85** for kittens, in America the equivalent is **€535** and **€335**. It is predicted that the Greek market will follow this increase in insurance premiums.

### Who are our potential customers?

The majority of our potential customers is located among millennials and especially those who have not yet have children and the baby boomers whose children have already built their own family.

Overall, it is estimated that one third of households worldwide have at least a dog as a pet, with cats and the different kinds of fish to follow in second and third place.

The owners, therefore, tend to project more and more of their own attitude for life on the animals that accompany them, looking for the same quality and amenities for them, just as they do for themselves.

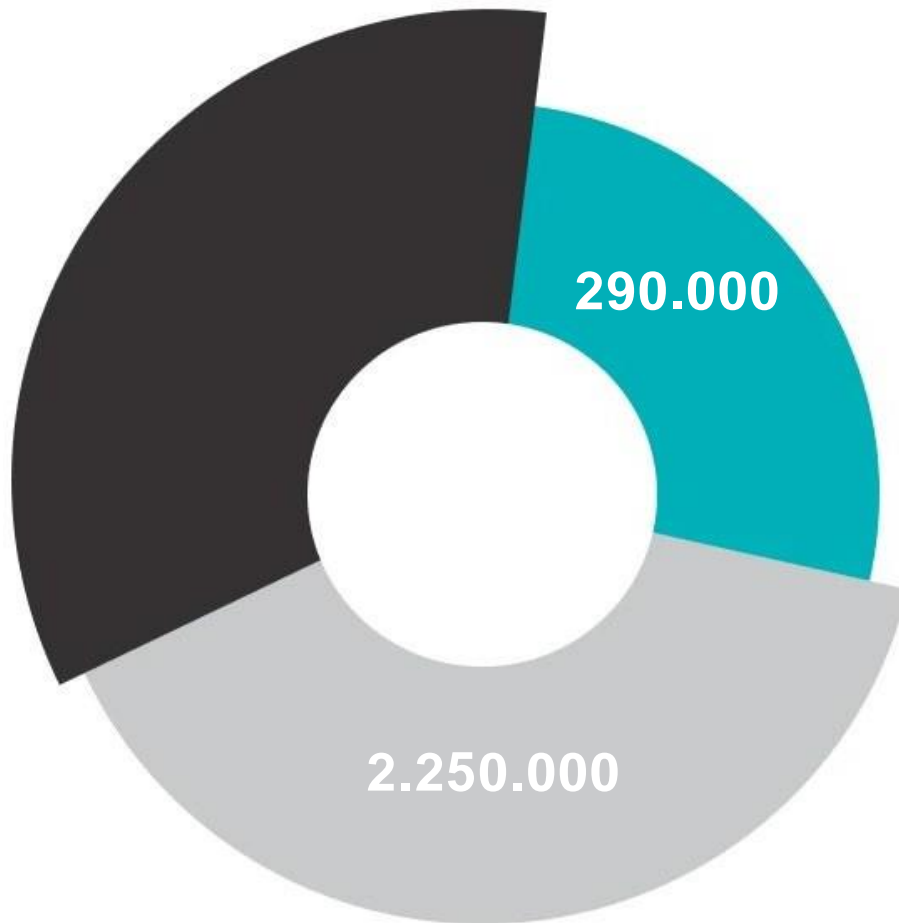
Greece could not have been excluded from this trend. More specifically, since the period of the Global Covid Pandemic and afterwards the pet market has risen enormously, reflecting not only the love of Greek citizens for animals, but also increased importance on the care they show for the health of their favorite pet family members. The majority of Greeks who have a pet stated that they adopted directly from the street or from some shelter, which leads to finding that more than half of Greeks have pets that were previously strays.

According to the results of the survey conducted in 2022 by the survey organization and analysis "diaNeosis" in collaboration with Greek Veterinary Society regarding the relationship that the Greeks have with animals, the 43% of the respondents stated that they have some kind of pet, the most popular of which is the dog with a percentage of 66.10%, while the cats follow. The size of the pet insurance market was valued at US\$4.5 billion in 2020 and is predicted to reach 22.8 billion dollars by 2030.

Hoolie Foundation rewards the devotion and the companionship that is offered by pets, with comforts that until now they were expected only for humans.

The sector meeting the needs of quadrupeds has expanded to such an extent which includes varied and excellent profitable options.





## The Greek Market

- According to KOE in Greece, in **2024** there were **2,250,000** half-breed chipped pets.
- According to the Greek Kennel Club in Greece there were **290,000** purebred chipped pets.
- Due to new changes in fees regarding the mandatory sterilization and chipping of half-breed pets expected to reach **2,500,000**.



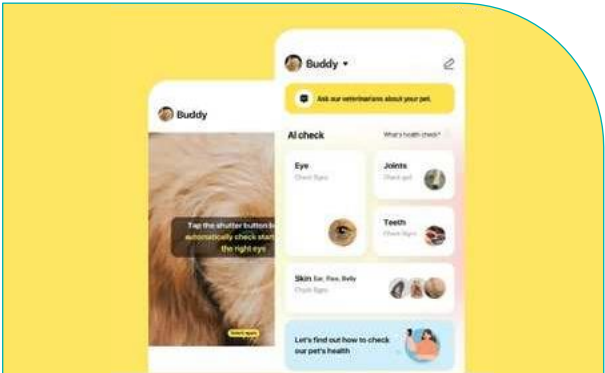
## **Pet-Insurance.gr Prevents and Protects with Cutting Edge Technology.**

By using cutting edge technology Hoolie differentiates itself in the market while simultaneously putting the focus on its customers. By wanting to further reduce the risk of someone having to use their pet insurance plan, since we know that many injuries and illnesses can be prevented with the right knowledge and precautions, we have created our automated platform through AI technology and cloud.

Some of our application's features: It can run a race identification, gives the first diagnosis of the pet's clinical picture, scans the necessary documents for a compensation claim, automatically collects all of the necessary data and media and within just a few seconds the pet parent can receive either the approval or rejection of the compensation.

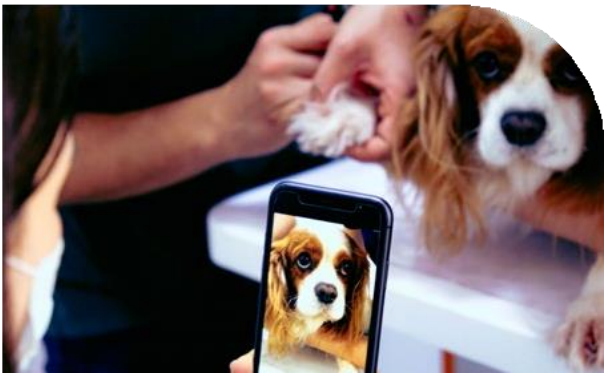
# What Makes us Different?

Our program has integrated three artificial intelligence applications.



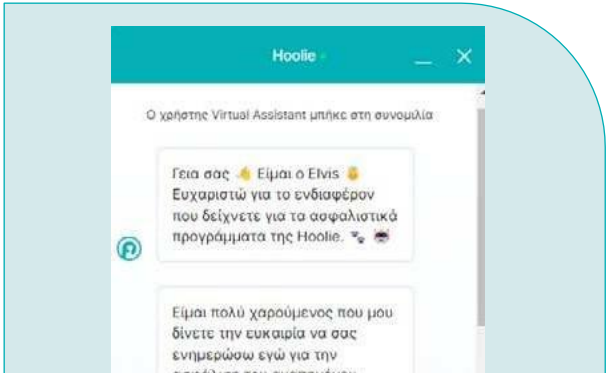
## Medical Underwriting through artificial intelligence (AI)

Hoolie in collaboration with TtCare, the largest artificial company Intelligence from South Korea, has brought to Europe (on an exclusive basis in the Greek and Cypriot market) a Technological innovation, with which "pet parents" can catch a first glimpse of their pet's health situation, just by using a video or a photo of their pets; within two minutes is completed with a 90% precision, all of that happening from the comfort of their home. The app has been recognized for its innovation by Google, CES, Forbes Asia 100, and POSCO IMP.



## Race Identification via (AI)

By posting a photo of your beloved four-legged friend, within just two minutes, Hoolie automatically recognizes its dominant race origin. The Dog app ID is the most reliable application, since it collects data and information by the International Kennel Federation (FCI) so that more than 400 breeds dogs can be identified at the push of a button. By identifying the dominant race we are able to give more information to the vet to achieve the best treatment in the event of illness of our pet.



## Virtual Assistant (VA)

We make it easy for pet parents to find the solution to their questions and to have access to information in order to complete their contract, by using our website through a Virtual Assistant (VA), 24/7 and in 21 different languages.

*\*The company supporting this idea: start-up Moveo.AI*

## Innovations by Hoolie



### Blood Donation Project

Blood donation between pets is the new project under implementation of our company, thus helping many animals either to find a family, or to find blood very efficiently and urgently when in need.

Hoolie will provide FREE Medical Underwriting Service through TTCare's AI (Artificial Intelligence), so that our customers can promptly receive a first clinical picture of their prospective blood donor.

### Adoption Project

As we are passionate about development, our team already has two new ventures in our upcoming plans for 2024.

The first one concerns the adoption of animals, which will be developed with two ways, the virtual and the physical way. Virtual adoption is about funding animal charities companies for the rescue of strays, while physical adoption refers to substantive adoption strays.

Hoolie will provide the first clinical image through AI (by TTCare) for FREE, so that the prospective new "parents" are informed of the Health status of their new member their Family.





## Competitive Environment

Although we believe we have the most innovative Insurance Plan Pets in the Market, Competition always encourages us to search and provide new high quality services for our customers.

## The difference

What sets us apart from other companies is our commitment in meeting our customers' satisfaction by offering innovative products and strategic partnerships.

## Separate Factors

We continuously strive for improvement and adaptation to modern trends in International insurance market.

**Hoolie is redefining the experience by offering digital service and affordable products.**

### **Technological Differentiation**

Hoolie with the use of AI technology gives a new dimension at the market.

### **Personalized Programs**

We achieve personalization by offering programs for pet insurance. Free choice of vet or clinic.

### **Digital Prescription**

Our goal is to integrate a digital prescription platform, offering instant delivery medicines.

### **Flexible Payment Methods**

In collaboration with TBI BANK, we offer flexible payment methods, saving money and time to customers.

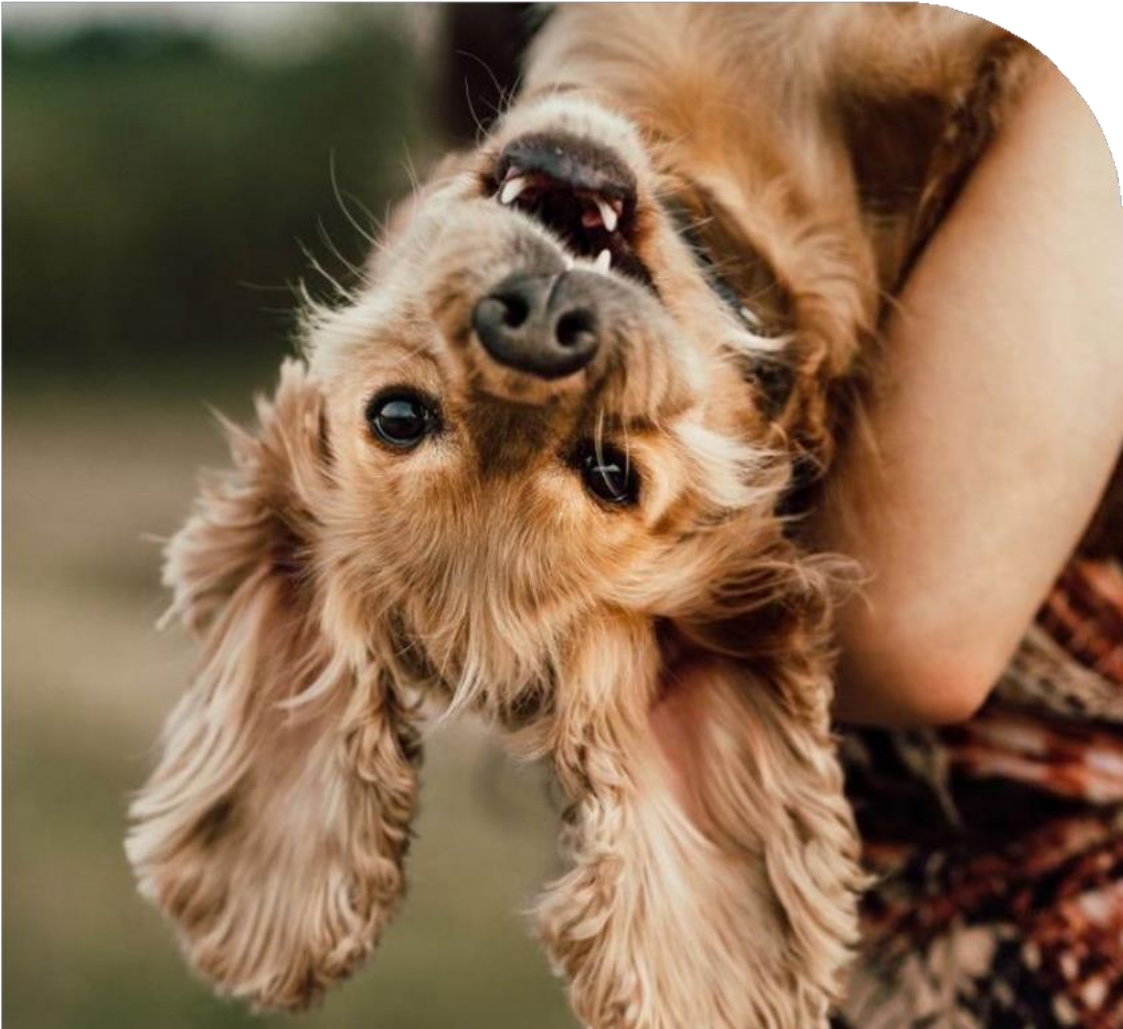
### **Sustainability**

We effectively reduce waiting times, costs medical expenses and minimize potential damages.

- ✓ Using the TTcare AI application, the pet parents can check the health of the eyes, of skin, teeth and joints of their pets at any time and share the data artificial intelligence analyzed with vets.
- ✓ Vets can also use these data to more accurately diagnose and speed the health conditions of the pet.
- ✓ Easy and quick access to the pet's profile and link to the insurance policy.

Fast Reimbursements. By using AI we will achieve:

- Identifying potential cases of insurance fraud or abusive behavior in compensations against 90%.
- Reduction in times due to automatic checks of documents up to 90%.
- Reduce claim payment time by 80%.



## Marketing and Sales Strategy

### Connect with our Audience:

- ✓ Using partnerships with care professionals pet stores, large food companies, veterinary centers and animal protection organizations, Pet Shops.
- ✓ Network of trainers and breeders for the promotion of our programs.
- ✓ Selected vets and clinics.
- ✓ Direct-to-consumer online sales through our website.
- ✓ Using digital platforms of companies that do use of technology.

## Marketing and Promotional Plans

- ✓ Digital marketing campaigns targeting pet owners through social media and pet care forums.
- ✓ Supportive influences and building vets reliability and trust



**Hoolie**  
pet-insurance.gr

**Phone Number Office**

210 440 5888

**Website**

[www.pet-insurance.gr](http://www.pet-insurance.gr)

**Email**

[info@hoolie.gr](mailto:info@hoolie.gr)

**Social**

**Facebook:** [Hoolie Pet Insurance](#)

**Instagram:** [hooliepetinsurance](#)

**LinkedIn:** [Hoolie Foundation](#)

**TikTok:** [Hoolie](#)