

FIX PRICE TO PROVIDE VOLUNTARY HEALTH INSURANCE BY INGOSSTRAKH TO 3,000 EMPLOYEES

New insurance contract signed for 2023

20 January 2023 – Fix Price, one of the leading variety value retailers globally and the largest in Russia, has extended its voluntary health insurance (VHI) contract with Ingosstrakh to 2023. Under the contract, insurance policies will cover more than 3,000 employees. The insurance programmes will differ depending on the employee position and length of service in the job. The coverage ranges from RUB 4 million to RUB 7 million per person.

The standard range of services covered under the VHI contract includes outpatient treatment, dental care^[1], requesting a home visit, call consultations with psychologists, and telemedicine services via the IngoMobile app or Ingosstrakh's dedicated website TeleMed.Ingo.

"The team and the people are a key factor of success for any business. We have been offering voluntary health insurance to our employees since 2014. The coverage is available to 100% of our office staff as well as heads of stores and distribution centres. Meanwhile non-eligible mid-level managers can benefit from access to an online medical service. On top of that, Fix Price provides additional allowances to employees on special occasions such as child birth, employee birthdays, etc."

Anton Maksimenko, HR Director at Fix Price

"We appreciate the fact that most of our VHI customers have now been with Ingosstrakh for many years. The extension of the contract with Fix Price is one of the many examples of successful long-standing partnerships. To win the loyalty of our customers, we work tirelessly to improve our services and increase the quality of healthcare. As part of these efforts, we have launched the IngoMobile app for customers to get all the necessary information, book an appointment, or request a letter of guarantee. We are doing everything we can to make sure every customer feels protected by our health insurance policy."

Dmitry Popov, Deputy CEO for Voluntary Health Insurance at Ingosstrakh

^[1] Available to employees in Moscow and the Moscow Region who have been with the Company for more than two years.

ABOUT THE COMPANY

Fix Price (LSE and MOEX: FIXP), one of the leading variety value retailers globally and the largest in Russia, has helped its customers save money every day since 2007. Fix Price offers shoppers a unique and constantly refreshed product assortment of non-food goods, personal care and household products and food items at low fixed price points.

As of 30 September 2022, Fix Price was operating 5,462 stores in Russia and neighbouring countries, all of them stocking approximately 2,000 SKUs across around 20 product categories. As well as its own private brands, Fix Price sells products from leading global names and smaller local suppliers. As of 30 September 2022, the Company was operating 10 DCs covering 80 regions of Russia and 6 neighbouring countries.

In 2021, the Company recorded revenue of RUB 230.5 billion, EBITDA of RUB 44.2 billion and net profit of RUB 21.4 billion, in accordance with IFRS.

ABOUT INGOSSTRAKH

At Ingosstrakh, we know the importance of taking care of health to live an active life. That is why we offer insurance policies that bring our customers the utmost confidence in our services. With our voluntary health insurance policy, you can better take care of your health, consulting the best medical professionals from 8,000 partner health centres across Russia. An insurance policy can be tailored to your specific needs and budget. You can request and pay for the policy, select the health centre you need, make an appointment, have the necessary services approved, request a home visit, and contact the hotline in a matter of minutes using the IngoMobile app.

In 2021, VHI premium income (including travel insurance) amounted to RUB 11.8 billion, with the number of insured standing at more than 900,000 people.

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