



**2019
SUSTAINABILITY
REPORT**

**ANADOLU
SİGORTA**

Never lose.

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REPORT
2019**

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ABOUT THE REPORT

*To guarantee
the future...*

At Anadolu Anonim Türk Sigorta Şirketi, we are glad to submit the studies we conducted in our sustainability journey to the views of our stakeholders in this second sustainability report. In this report, we are sharing our management approach and commitments based on social, economic and environmental impacts arising from our activities, the performance results we achieved, and our future perspectives with you. With this sustainability report, we aim to offer the latest and most holistic information to all stakeholders, primarily the investors and shareholders, customers, employees, business partners, universities and non-governmental organizations.

This report has been prepared in accordance with GRI Standards:

“Core” option. We established the subjects that form the main framework of this report through screening studies which focus on identifying the priorities of our company during this period. While conducting these studies, we followed reporting principles suggested in Global Reporting Initiative (GRI) Standards. The content of the report includes the sustainability performance of Anadolu Anonim Türk Sigorta Şirketi during 01/01/2019 and 12/31/2019. At the same time, it is used as our Communication on Progress (COP) for United Nations Global Compact (UNGC). We aim to follow the same guiding methodology in our future reporting studies, submit them annually and improve our practices based on the expectations of our stakeholders.

You can submit your views and suggestions on Anadolu Sigorta Sustainability Report via surdurulebilirlik@anadolusigorta.com.tr.

MESSAGE FROM THE CEO



Esteemed Stakeholders,

We continue our efforts full steam in these globally challenging times and share our sustainability report with you. We began informing our employees and taking precautions against the worldwide COVID-19 pandemic even before a single confirmed case in Turkey. Following the confirmation of the first case of COVID-19 in our country, we began switching to working from home gradually in order to not expose our employees and business partners to any risk. We continue to perform all of our operations and services with remote access without any problems.

Through these extraordinary times, we continue to support both our business partners and our customers in all aspects and take quick and pioneering measures and actions. We cover all treatment expenses of our health insurance policyholders caused by COVID-19 without any exception. We are trying to help our customers address their health problems without leaving their homes by including psychiatrists, pediatricians and internal medicine specialists to our pool of doctors who provide 24/7 online healthcare consultancy services. We support our insurance agents to overcome this process more easily with our special packages.

We will continue to do our best to get through this process in the best way possible by taking the necessary precautions and providing additional services.

I would like to take this opportunity to reiterate that since its foundation, Anadolu Sigorta has embraced leaving a more livable world for future generations by supporting environmentally friendly, economic and social development. With this second sustainability report, we aim to ensure that all our stakeholders access the most accurate information on Anadolu Sigorta's impact on sustainable development in a number of topics, from corporate policies to business model, products and services to social development.

Integration of sustainability issues into our business model is a high priority for Anadolu Sigorta. With this vision, in 2019, we signed the United Nations Global Compact, a framework that supports companies worldwide to align their strategies and operations with the principles of human rights, working conditions, environmental impact management and anti-corruption, and leads the business world to achieve the United Nations Sustainable Development Goals (SDGs). We will share our progress under the Compact with our stakeholders in a transparent manner each year.

Our Sustainability Policy describes the core principles, areas of activity, administrative tools and processes we follow during our operations. Anadolu Sigorta Sustainability Committee is the responsible body for determining company sustainability priorities, for establishing and implementing strategic targets in these areas,

Anadolu Sigorta has embraced leaving a more livable world for future generations by supporting environmentally friendly, economic and social development since its foundation.

and for assessing and reporting the performance achieved. Furthermore, we aim to launch a new project in 2020 to integrate our company's sustainability strategy and governance into our business model and business processes.

We are continuing our pioneering efforts for digital developments that set the course of the insurance industry. We aim to win the digital future by leveraging different technologies in our product and service processes, including the Internet of Things, artificial intelligence, and telemetry. Accordingly, our company's Digital Insurance Committee reports to the Board of Directors for digitalization and getting ready for the digital economy. During the period covered by the report, we continued to carry out the industry-leading projects in the field of digitalization. With the improvements we have made in our mobile applications, we can effectively implement the strategies and actions planned for our customers and offer them more personalized apps. Our advanced technological infrastructure offers us operational convenience with remote

working opportunities and allows us to meet our customers' insurance needs without interruption. Our digitalization efforts also help us manage the environmental impact of our operations. During the period covered by the report, we reduced the amount of paper consumption in our operations considerably and reduced our per capita paper consumption to 5 kg from 22 kg compared to the previous year. We strive for the benefit of all our stakeholders, not only for our own activities, in our efforts towards sustainability. In 2019, we reduced the amount of paper used for insurance policies to 23 kg from 26 kg per agency.

We see climate change as one of the biggest global risks. We constantly monitor and manage our operational consumption in line with our efforts to combat climate change. Accordingly, we saved approximately 800 GJ of energy in 2019. As a result, energy consumption per employee decreased to 13.02 GJ from 13.22 GJ. In parallel, our greenhouse gas emissions per employee decreased to 1.61 tCO₂ from 1.65 tCO₂. We strive to mitigate the effects of our own operations and continue to support renewable energy projects that we believe are of the utmost importance to our country's fight against climate change and energy security. We provide insurance to an installed capacity of 590 MW in wind energy and 695 MW in solar energy. Supporting our customers to manage their climate risks is an important part of our business model as an insurance company. We have extended the use of our risk maps, which we use to manage the risks of flooding and landslides, to cover around 75 percent of our fire portfolio geographically.

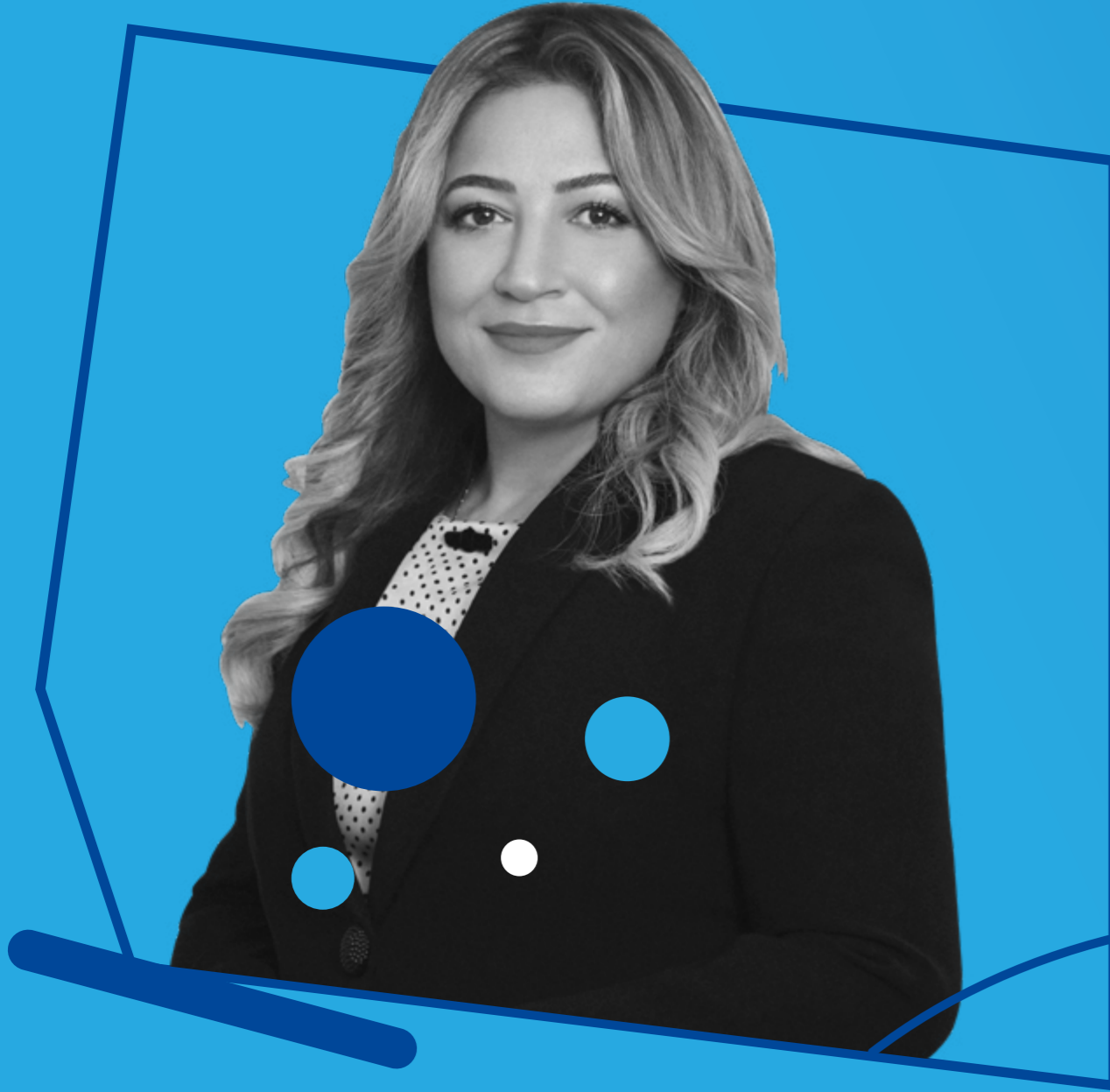
In 2019, we continued to carry out social development activities by working with local NGOs as part of our corporate social responsibility efforts. Through our long-term "One Master, Thousand Masters" project, which has reached the end of its 10-year journey, we have organized 50 vocational training sessions over the past decade by reviving the nearly forgotten arts and trained 1,000 master artisans candidates.

We are proud to have achieved promising results for the future through our efforts in 2019. We believe that we will maintain our successful track record by continuing our efforts in the future. I would like to take this opportunity to thank our customers for never failing to inspire us throughout the past 95 years, our shareholders for their endless trust and support, and all our agencies, business partners and employees for their dedicated work.

Sincerely,


Mehmet Şencan
CEO

"We aim to add value to the soil that nurtures us."



To guarantee the future...

At Anadolu Sigorta, we have been working to create value for the soil of our roots since our foundation. We have two main principles, "never lose" and "never cause a loss." We strive to leave what is valuable for the next generations.

FİLİZ TIRYAKIOĞLU
1ST DEPUTY CHIEF EXECUTIVE

THE FUTURE OF THE INSURANCE SECTOR

As the leader of Turkey's national insurance sector, Anadolu Sigorta continues to invest heavily in digitalization "to guarantee the future".

Uncertainty is the most significant obstruction hindering economic development. Risks posed by uncertain times may interrupt the activities of individuals, investors and entrepreneurs. The global economy is currently facing several risks, including the environmental and social consequences of climate change, cyber-attacks and information technology vulnerabilities.

Therefore, insurance players should assess social and environmental risks, especially the effects of climate change, while drafting policies and making investment decisions. They should also satisfy the demands of next generation customers by promoting social responsibility and benefiting from new technologies

such as blockchain, predictive analytics and robotics.

As the leader of Turkey's national insurance sector, Anadolu Sigorta continues to invest heavily in digitalization "to guarantee the future", and addresses environmental and social risks as part of its business strategy and social responsibility approach while conducting risk assessment for investments and operations.



How the Insurance Sector Promotes Sustainable Economic Growth

As the loyal solution partner of individuals and businesses in risk management, the insurance sector makes a direct, positive contribution to economic growth. Risks can be transferred through insurance products with foreseeable and measurable costs so that individuals and businesses can be financially secured. This also enables their resources to be utilized in more efficient areas. In other words, insurance companies facilitate national resources to be allocated efficiently as they effectively identify risk levels of different activities through research and development, data obtained through academic partnerships and advanced analysis tools.

Investments and loans is another area where the insurance sector creates both direct and indirect positive impacts on the local economy. Insurance products help increase capital accumulation and transform savings into investment. Insurance companies also turn the capital they raise through premiums into investments. Additionally, the insurance sector contributes substantially to the national economy by reducing the burden on the social security system and creates economic value, employment and tax income.

Consequently, the insurance sector contributes directly and indirectly to the growth of the national economy through not only insurance activities but also the value it creates by ensuring the healthy and sustainable operation of all sectors it interacts with.

At Anadolu Sigorta, we conduct studies to raise awareness about insurance across society, in line with our vision of being "the Insurance School of Turkey."

Raising Insurance Awareness

It is crucial to create a high level of awareness about insurance across the market for the future development of the insurance sector. In this context, the Turkish market has many areas that are open to development in terms of insurance. In our periodic research on consumer trends, we observe that over 50 percent of the market is not adequately informed about the insurance products and their benefits, and fails to understand the necessity of insurance except for those products that are compulsory. In Turkey, as for compulsory insurance, 20 percent of drivers are not covered by traffic insurance and 50 percent of the population is uninsured against earthquakes. As for non-compulsory insurance, 70 percent of automobiles and 75 percent of residences do not have insurance coverage while the uninsured rate against fire is 55 percent¹

At Anadolu Sigorta, we conduct studies to raise awareness about insurance across society, in line with our vision of being "the

Insurance School of Turkey." We hope to raise awareness of insurance by blending correct and useful information with customer needs. We expend our efforts to help our customer-facing stakeholders provide clear and simple information to customers as part of our customer-centric strategy. Every week, we prepare a "Hint of the Week" to provide brief and clear information about one of our products and explain its differentiating aspects, and e-mail it through sales channels. We also renew our product catalogs annually to offer our customers clear and precise information on products and services.

We also support this process with product posters and brochures. We upload them to a platform to which our sales channels can access, so that they can print and distribute these documents. Additionally, we reach our customers through both digital and traditional media, use tables and charts to help them grasp our content quickly, and point out and clearly explain the product's key aspects. We also send our customers monthly newsletters. We publish innovative infographic videos on our website, social

¹ TSB (Insurance Association of Turkey) data.

media accounts and other platforms to introduce the specifications of our products more efficiently to the customers. Following our first infographic video to promote [Personal Cyber Security Insurance](#), we published new videos to introduce [Corporate Cyber Security Insurance](#), [Foreign Travel Insurance](#), [Residential Insurance](#) and [My Flight is Safe Insurance](#) among many others. We continue to prepare promotional videos with plain language, supported by statistics. We also share information about our products' coverage with our customers on social media.

In addition to all these activities, we facilitate the access of potential customers to the most accurate information via web and agency channels and step up our efforts to raise awareness about insurance in Turkey.

Customer-oriented Approach

Offering the best experience to customers at all steps, from product development to sales, is among our primary goals. In line with this objective, we design our products to create the highest level of added value for consumers. We use the knowledge and experience we have gained through customer journey studies carried out with suppliers in pinpointing improvement areas for service procedures and workflows. We also conduct routine customer satisfaction surveys. We maintain our customer-oriented approach and design, and review and improve the customer experience journey with dynamic and interactive methodologies. We organize workshops to create an interactive atmosphere between the employees that are in direct contact with customers and stakeholder representatives responsible for each step of the customer experience journey.

We draw from these experiences to determine the areas needing improvement and create new workflows if deemed necessary. In addition, we support this process with regular opinion questionnaires and renew our processes in line with the feedback.

In 2020, we aim to measure customer satisfaction in all our assistance services by receiving more feedback from our customers to increase their levels of satisfaction. Furthermore, within the scope of 360° Customer Analytics, we offer exclusive opportunities and process designs relating to claim, pre-purchase and post-purchase procedures and other services. In this way, we plan to provide our customers with the utmost experience. We also monitor the behavior of online users, especially those on the website, and constantly update our digital platforms to improve the customer experience. We meet customer expectations and needs in the best way possible thanks to our products, service processes and channels, as well as our know-how. This way, we constantly improve the customer experience.

We established the Customer Satisfaction Management System in accordance with the ISO 10002 Standard to enable our customers to easily submit requests, complaints, suggestions and satisfaction status. We review these submissions to find solutions and respond with a customer-oriented approach. Our customers can submit their feedback and complaints directly via channels such as the Call Center and email.

Moreover, complaints received through complaint services and social media are cataloged, classified and responded to within a predefined time frame. The solutions and responses provided are also recorded on the system. We find complete registration and accessibility of all notifications essential. System records are

reported to the Ministry of Treasury and Finance and audited by management system auditors. In 2019, we received a total of 56,587 complaints. We inform our Senior Management about the solution process of requests and complaints through monthly reports. We set and follow an average solution time for each request and complaint category.

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Affordable Insurance for All

Insuring life quality and assets is a fundamental right. In that context, we believe that products should be diversified in terms of costs. Thus, we address the low-income population by offering affordable products encompassing their basic needs. For instance, can insure their vehicles in a budget friendly way thanks to Full Replacement Coverage and Affordable Motor Insurance. We also offer private health insurance products that address various budgets and needs. With our Complementary Health Insurance product, we ensure that our customers who are covered by the SSI benefit from private hospitals as well. In 2019, we developed the Critical Illness Insurance with varying benefit limit options to provide financial support to our customers in such conditions. We diversified our Residential Insurance products. The Next Generation Residential Insurance is now available with three budget options: Affordable, Standard and Elite. We blazed a trail in Turkey and offered our first parametric insurance product, the "My Flight is Safe Insurance," which covers flight delays and cancellations. In 2020, we are planning to utilize our digital integration processes and demand-oriented vision to offer new tailored products towards satisfying the micro-insurance needs of our customers.

New Economy and Insurance Sector

There are two main trends shaping the future of the insurance sector. The first trend is the expanded use of technologies such as big data, blockchain, artificial intelligence and robotics in the insurance sector. These technologies encourage paperless operations, enhance process and personal data security, create simple and agile processes and enable the development of completely customized products for customers. In this context, customized products will be the key to meet the expectations of the next generations.

In terms of Motor Insurance, we can monitor driving skills, driving frequency and relevant individual behavior patterns to make real-time risk mitigating notifications and instantly intervene in emergencies. Considering the technological developments, an

inevitable change lies ahead in traditional risk parameters used to develop insurance products.

The second trend that will directly influence the future of the insurance sector is the impact of new production models such as Industry 4.0 and circular economy. The nature of insurance products will evolve in parallel with new autonomous products and services, interactive smart devices and robotics primarily in the automobile industry and as part of a sharing economy. The insurance of autonomous vehicles is currently a hot discussion topic in the sector and sets a good example. In traditional motor insurance products, although it may differ based on countries, vehicle owner and driver responsibility are at the forefront. However, as the full autonomous vehicle technologies advance, it is possible that the software developers, who developed the algorithm used in the operating system of the vehicle, will be held

responsible. This may transform the most common motor insurance products into product responsibility products.

Thereby, at Anadolu Sigorta, we closely follow global developments and the best practices. We develop our own technologies and applications and aim to make a global impact by going beyond the existing practices through our R&D studies.

"Don't start life from scratch, have an insurance policy."



To guarantee the future...

As an Anadolu Sigorta agency, we feel honored to serve with our 38 years experience and energy of the second generation. The founder of our company, the Great Leader Mustafa Kemal Atatürk, entrusted the future to young people and attached great importance to raising them. In line with his vision, we took major steps to guarantee the future and proved ourselves to be Turkey's foremost insurance company with our hard-work, honesty and ethics. We aspire to carry on this priceless culture that has been passed down over generations while holding onto our core company values and offer our customers peace of mind with Anadolu Sigorta insurance products.

MEHMET TUNGA AND HIS SON FATİH TUNGA TUNGA SİGORTA

A long-time insurance agency, exclusively working with Anadolu Sigorta for multiple generations.

CORPORATE GOVERNANCE

The application principles of Anadolu Sigorta's corporate governance approach that centres transparency and accountability principles consist of Corporate Governance Principles published by Capital Markets Board of Turkey.

As a distinguished member of insurance sector, we believe in the importance of adopting corporate governance principles just as the financial performance both for the development of our company as well as of the national and international capital markets. The application principles of our corporate governance approach that centres transparency and accountability principles consist of Corporate Governance Principles published by Capital Markets Board of Turkey. We announce our level of adherence to these principles to the public annually via Corporate Governance Compliance Report and Corporate Governance Information Form.

The shares of our company are traded at Borsa Istanbul. Anadolu Sigorta is listed in the Corporate Governance Index and Corporate Governance Rating is performed annually. For more information about the Corporate Governance structure and approach, please refer to the [Annual Report 2019](#).

The Board of Directors and Senior Management Structure

The Board of Directors is responsible for the management of company operations at the highest level. Based on the Capital Markets Board of Turkey (CMB) regulation, the board has nine members, three of which are independent. Taking into consideration that there is no real-person majority shareholder in our company, it accepted that all Board members naturally possess the advantage to act independently and therefore, to be impartial in their decisions, upholding the interests of our company and stakeholders above everything else.

There are two female directors on the board. The roles of CEO and the Chairman roles are separate. The only executive member in the Board of Directors is the CEO; no other member has any executive role.

Several sub-committees are established for efficient performance in the duties and responsibilities of the Board of Directors. These committees include the Corporate Governance Committee, Audit Committee, Committee of Early Detection of Risk and Digital Insurance Committee. Corporate Governance Committee also exercises the duties of the Nomination Committee and Remuneration Committee. All committees established in line with CMB regulations, are chaired by independent board members.

The Executive Board chaired by the CEO consists of 7 members, one of which is a female member and is responsible for putting into practice the strategic targets defined by the Board.

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For more information about the methods and principles of the Board of Directors and Committees, please refer to Annual Reports and [corporate website](#).

Risk Management

Due to the nature of products and services, risk management is of particular importance to the insurance sector compared to other sectors. This is because, every premium generated by an insurance company brings along some risks in addition to the income. The competitiveness and success of insurance companies depend on their evaluation and management capacity of that risk. Thus, a profound sense of risk management dominates the company.

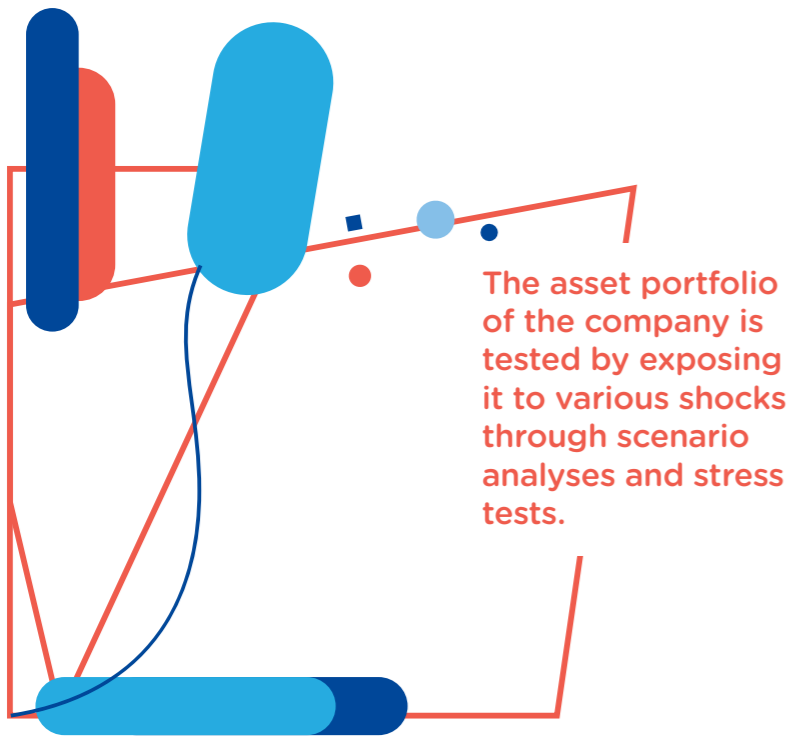
The most senior risk management body of Anadolu Sigorta is the Committee of Early Detection of Risks, organized under the Board of Directors. Through this Committee, the Board defines the company's risk policies and related practice methods. These

are the written standards applied by the senior management, risk management units and all business units.

In line with international practices, all risk types such as insurance underwriting risks, credit risks, market risks, operational risks and the risk of use of the company's services for money laundering of criminal income and for financing terrorism are monitored, evaluated and controlled one by one. Risk management policies defined by the Board and came into force, are general standards that define the organization and scope of risk management function, methodologies for defining risk limits and risk calculation, procedures to be applied when risk limits are exceeded, actions to be taken in various cases and circumstances.

The asset portfolio of the company is tested by exposing it to various shocks through scenario analyses and stress tests. These tests are conducted at quarterly intervals at minimum. The Board of Directors, taking into account the long-term strategies, equity capabilities, potential income and general economic expectations, sets the company's risk tolerance which is then expressed in terms of risk limits. The Risk Management and Internal Control Department reports risk limit overruns to the





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CEO and the Board of Directors. Findings obtained as a result of risk management, monitoring and control activities are reported regularly to the Board of Directors by an authorized Board Member.

Internal Audit

In accordance with "The Regulation on the Internal Systems of Insurance and Reinsurance and Pension Companies", the internal audit activity at Anadolu Sigorta is carried out by the Board of Inspectors reporting to Board of Directors. Again, based on the same regulations, at least one audit per year is performed for all headquarter business units, regional directorates, branches and provincial organizations by the Board of Inspectors. In 2019, audit operation was performed in 100% of coverage.

In terms of auditing practices, we audit our agencies at least once per three years. Except for the banks, we prepare audit reports at least once a year for branches, provincial organizations and agencies whose low collection rate and premium production is at least

5% of total premium production and more, whereas at least triennially for all other agencies. In this context, we audited a total of 656 agencies in 2019.

Our audit methodology, which was designed with a risk-oriented approach and to create added value, reports subsequently issued take account of the national and international audit standards.

Legal Compliance and Business Ethics

Laws and regulations shape the relations with customers, suppliers and business partners, and the vast majority of insurance operations, including product development, work methods and business processes. Thus, insurance companies have a strong focus on legal compliance. With this in mind, our activities are in compliance with laws and regulations that oversee insurance operations. All business units are responsible for legal compliance and manage their processes with a proactive approach, as part of risk management and internal control.

We constantly monitor binding regulations, potential amendments and our compliance status.

Legal compliance activities we conduct in Anadolu Sigorta are performed by the Directorate of Risk Management and Internal Control Compliance Unit, which reports directly to the CEO. The legal compliance is closely monitored and applied by the whole organization including Executive Board members and business unit managers. The Compliance Unit notifies the relevant units and monitors the actions taken against amendments or new regulations. Compliance Reports published quarterly and developments on legal compliance are reported to both the Board of Directors and our parent company, Türkiye İş Bankası.

The Compliance Unit does not only disclose the legal compliance requirements to business units and monitor the taken actions, but also gives consultation upon the need of business units. For instance, the Compliance Unit monitors legal compliance and helps business units identify the necessary measures for legal compliance of new products, services and process development activities. In consultancy processes, the Legal Affairs and Subrogation Department supports the Compliance Unit when necessary. The Unit may consult law firms depending on the context.

In 2019, there were no monetary fines or non-monetary sanctions imposed upon us for any issues related to the laws and regulations overseeing our products, services and operational conditions.

Apart from the laws, there are rules in the insurance sector that describe the company's way of doing business and its values to earn trust, achieve stability, increase the service quality and social benefit, prevent unfair competition along with any



555 employees received a total of 978.5 person*hours of training on business ethics in 2019.

process and practice that may damage the economy. These rules are defined in the Anadolu Sigorta Code of Ethics and Practice Principles and binding for all employees. In this regard, Anadolu Sigorta and all its members avoid behaviors that do not comply with laws and the code of ethics, the values of justice, transparency, honesty and reliability in the eyes of stakeholders, customers and society, and that may damage the reputation of the company and the insurance sector. Employees cannot be held responsible for any financial loss that results from acting in compliance with the code of ethics, such as refusing to be a party to an act of bribery or corruption.

The compliance level to the Code of Ethics is audited via internal audit processes. The practice methods of corrective actions that will be conducted when incompliance is detected, disciplinary practices that will be applied when necessary and business units and organs that will conduct these activities are defined in the corporate bylaws. We inform all employees about bylaws.

We offer trainings through in-class and e-learning methods for our employees to understand the Code of Ethics better. These trainings also include subjects arising from MASAK regulations such as obligations related to preventing finance of the terrorism and money laundering of criminal income, misconduct, bribery, corruption in addition to general principle of business ethics. The ratio of employees who received trainings on this subject as a result of the studies conducted in the previous period was greatly increased. All the relevant employees received trainings on the obligations related especially to money laundering of criminal revenues and preventing financing of the terrorism. Colleagues who have recently been hired by

Anadolu Sigorta receive these trainings regularly. In this context, 555 employees received a total of 978,5 person*hours of training on business ethics this year.

Anti-corruption and prevention of misconduct are among the fundamental focus areas of the internal audit function. Misconduct and corruption risks are identified and managed by the relevant responsible parties. In this context, audits are performed on an adequate number of samples determined each year by statistical methods according to the number of transactions subject to review. In 2019, 17 investigations were opened regarding misconduct and corruption. During the audits, two cases that stood out was further examined. As a result of the examinations, we took several corrective actions and terminated our business relations with two people as they were involved in such acts.

Anti-corruption and prevention of misconduct are among the fundamental focus areas of the internal audit function.

"Our highest priority is to offer our customers an unparalleled experience."



To guarantee the future...

We adopt a customer-oriented approach and act as business partners for our customers in every interaction. This is because we know what it takes to become a well-established, leading company and to maintain this position — ensuring customer loyalty by offering excellent service at every step of the way.

UTKU BÜYÜKAKSOY
DEPUTY CHIEF EXECUTIVE

Erişim Müşteri Hizmetleri A.Ş.
(Provides call center services to Anadolu Sigorta.)

INTEGRATING SUSTAINABILITY INTO THE BUSINESS MODEL

As a long-established insurance and reinsurance company, our priority is to generate value for our stakeholders through a sustainable business model with high profitability, and that respects human and environment.

As the first national insurance company of Turkey, we follow the principles of honesty, transparency, responsibility and human values, in line with our vision to set a benchmark for the international market. We aim to be an exemplary global insurance company as well as monitor and lead Turkey's sustainability agenda. With this vision in mind, we became a signatory to the UN Global Compact (UNGC) in 2019. UNGC is a framework that supports companies worldwide to align their strategies and operations with the principles of human rights, working conditions, environmental impact management and anti-corruption, and leads the business world to achieve the United Nations Sustainable Development Goals.

We aspire to leave a livable world to next generations while supporting economic development by keeping in mind environmental, social and governance issues. In this context, we strive to achieve sustainability in all operations, products and services, and support sustainable development at the national scale.

As a long-established insurance and reinsurance company, our priority is to generate value for our stakeholders through a sustainable business model with high profitability, and that respects human and environment. The pillars of our sustainability vision are to manage the impacts of our activities on sustainable development at a social, environmental and economical

scale, manage the effects of mega-trends in these areas on company operations; meet the expectations of our stakeholders; and prioritize transparency and accountability in all our activities.

Our fundamental target in sustainability management is to eliminate sustainability risks that may negatively impact company activities and to enhance our performance in aspects that have a potential to create opportunities. Additionally, we aim to become a key business partner for our customers in managing their sustainability risks with our products and services. We plan to launch a new project in 2020 to integrate sustainability issues into our business model. Our "Environmental and Social Risk

Management" project will enable the assessment of environmental and social risks in our insurance processes and help us to take the necessary steps when deciding to insure activities with high environmental and social risks.

Anadolu Sigorta adopts the principle of responding to the needs of the current generation without impacting the capacity to fulfill the needs of next generations with its activities, products and services.

Sustainability Committee is a management organ consisting of the representatives of units that represent the whole company under the chair of an Executive Board member.

Sustainability Management

Anadolu Sigorta Sustainability Policy defines the key strategic principles that identify its vision in sustainability, its governance approach and focus performance areas. It is the duty of Anadolu Sigorta Sustainability Committee to perform the necessary activities based on this policy. The Committee which reports to the Executive Board is a management organ consisting of the representatives of units that represent the whole company under the chair of an Executive Board member.

Main duties of the Sustainability Committee are;

- To manage the company's sustainability impacts that include social, financial, environmental and governance aspects according to internationally recognized principles,
- To develop the structural aspects of sustainability management with a risk and opportunity-oriented approach,
- To submit suggestions on applications and investments to the senior management to improve the sustainability performance,
- To convey the sustainability approaches, targets and the achieved performance of the company to its stakeholders by developing transparent and accountable methods.

Sustainability Committee informs the Executive Board and the Board of Directors about the decisions, activities and the results achieved. This committee gives recommendations to the Executive Board about the projects that require capital investment that will influence the sustainability performance.





Material Subject	Value Chain Aspect	Related Sustainable Development Goal
Business Ethics and Legal Compliance	Anadolu Sigorta Suppliers Agencies	8, 12, 17
Raising Awareness of Insurance	Anadolu Sigorta	3, 12, 17
Relations with Agencies and Business Partners	Anadolu Sigorta Suppliers Agencies	4, 8, 9, 17
Energy and Climate Change	Anadolu Sigorta Customers	7, 12, 13, 17
Digital Future	Anadolu Sigorta	9, 11, 12, 13, 17
Integrating Sustainability into Business Model	Anadolu Sigorta	8, 9, 12, 13, 17
Workplace Practices	Anadolu Sigorta	3, 4, 5, 8, 17

* SDG: Sustainable Development Goal

Sustainability Priorities

Anadolu Sigorta's sustainability management focuses on material sustainability issues in social, economic and environmental aspects defined in line with systematical methods recognized by international standards. On the other hand, Anadolu Sigorta considers Sustainable Development Goals adopted by the United Nations as part of its sustainability management and conducts practices regarding these goals.

We determined sustainability priorities in line with the principles specified in the GRI Standards. We evaluated the UN Sustainable Development Goals projections and social, environmental and economic issues along with their impacts on sustainable development. We set priorities by evaluating the issues in terms of risk-opportunity, stakeholder expectations and their impact on sustainable development.



Stakeholder Engagement

We establish relations based on mutual trust with our stakeholders in line with the principles of transparency and accountability. According to the principles defined in Anadolu Sigorta

Information Policy, we inform our stakeholders accurately, timely and completely about company activities, the results achieved and the future perspectives. The relationships and expectations of each stakeholder group with the company have different characteristics. Thus, we identify the method and frequency of

communication we will establish based on these characteristics.

Stakeholder Group

Method and Frequency of Communication

Shareholders	General Assembly (annual), Annual Report (annual), Minor Annual Reports and Financial Reports (quarterly), Sustainability Reports (annual), Public Disclosure Platform Announcements (instant), Website (continuous)
Employees	Annual Report (annual), Sustainability Report (annual), Internal Communication Portal (continuous), Employee Efficiency Survey (annual), Training (continuous)
Customers	Annual Report (annual), Sustainability Report (annual), Insurance Policies (continuous), Market Research (continuous), Distribution Channels (continuous), Website and Mobile Applications (continuous), Communication Centre (instant), Social Media (continuous)
Society	Annual Report (annual), Sustainability Report (annual), Website and Social Media (continuous), National and Local Newspapers (instant), Social Responsibility Projects (continuous)
Governmental Institutions	Annual Report (annual), Sustainability Report (annual), Website (continuous), External Correspondences (instant), Committee and Sector Meetings (instant), Treasury Portal (instant), KAP (instant)
Trade Unions	Annual Report (annual), Sustainability Report (annual), Website (continuous), Debates (continuous), Collective Bargaining Agreement (biannually)
Agencies and Brokers	Annual Report (annual), Sustainability Report (annual), Website (continuous), Agency Meetings (annual), Company Policies (continuous), Visits and One-to-one Meetings (instant), Services (continuous), Trainings (continuous), Maksimum Biz Magazine (3 times a year)
Contractual Services, Experts, Contractual Health Institutions, Suppliers	Annual Report (annual), Sustainability Report (annual), Website (continuous), Service Agreements (continuous), Company Policies (continuous), Trainings (continuous), Visits and Meetings (continuous), Audits (annual)
Employee Families	Meetings (continuous)
Independent Audit Companies	Annual Report (annual), Sustainability Report (annual), Website (continuous), Audit Activities (annual), Meetings (continuous)
Competitors	Annual Report (annual), Sustainability Report (annual), Website (continuous), TSB Committee Meetings (continuous), Sector Organizations (continuous)
Injured Parties (for Traffic and Responsibility Insurances)	Website, Social Media and Mobile Applications (continuous), Process Forms (instant), Correspondences (instant)
Reinsurers	Annual Report (annual), Sustainability Report (annual), Website (continuous), International Sector Organizations (instant), Reassurance Agreements (continuous), Meetings (instant)
Banks and Financial Institutions	Annual Report (annual), Sustainability Report (annual), Website (continuous), Meetings (continuous), External Correspondences (instant)

"I have a strong faith in the "One Master, Thousand Masters" project."



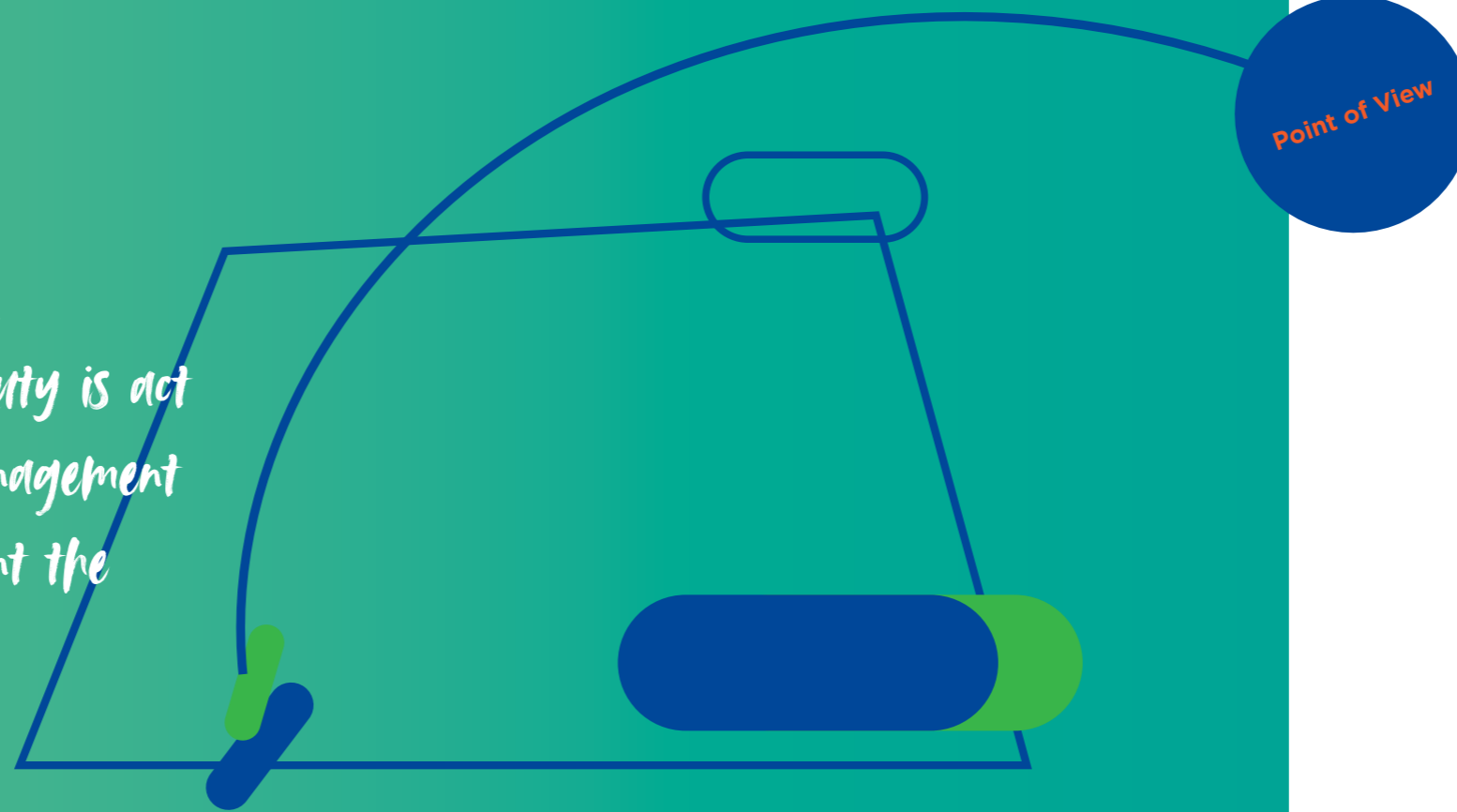
To guarantee
the future...

I heard about this project, and really liked it. However, I never imagined that I would be a part of it. When they contacted me for the project, I was so proud of myself for mastering this trade. I have a strong faith in the "One Master, Thousand Masters" project. I firmly believe it will have a positive impact. There are participants from all age groups. I hope they will train a thousand masters, too. These crafts should reach beyond Bartın, Adiyaman or Ardahan. I should master the trades of Adiyaman. And people living there should master our trade. This way, we can keep them alive."

SÖNMEZ TIĞ
TRADITIONAL SILVER THREADING MASTER

CLIMATE CHANGE

As a long-established insurance and reinsurance company, our primary duty is act as a business partner in the risk management processes of our customers and prevent the damage from these risks.



We strive to achieve sustainability in all operations, products and services, and support sustainable development at the national scale. Thus, we regard climate change and environmental issues in general as the key components of our sustainability program, and manage the risks arising from these issues with a holistic approach.

With the Anadolu Sigorta Environment and Climate Change Policy, Anadolu Sigorta's attitude towards climate change and environmental issues has two aspects. The first aspect are the direct impacts of Anadolu Sigorta activities. These impacts are caused by operational energy, water and material consumption (primarily paper), greenhouse gas emissions and solid waste.

Climate change suppresses the global economy. Direct and indirect environmental and social impacts of climate change are perceived as one of the greatest risks in today's world. In this regard, managing these risks is critical for the insurance sector. As a risk manager, risk carrier and an investor, the global insurance sector plays a key role in managing climate-related risks and opportunities for individuals, households, government agencies and companies. The insurance sector puts risk evaluation and management at the core of its business model and has to be in full compliance with the term "sustainability," which can be defined as "the ability to exist in the long run." Therefore, the sector will support the global economy during the transition to a low-

carbon economy by identifying and managing climate change risks.

As a long-established insurance and reinsurance company, our primary duty is act as a business partner in the risk management processes of our customers and prevent the damage from these risks. Thus, the role of Anadolu Sigorta products and services in mitigating environmental and climate change risks both for customers and society composes another aspect of our strategic approach to these issues. On that note, in all operational activities, product and service development studies, investment activities and social responsibility practices, we consider the protection of the environment and climate as a continuous development area

and a part of our decision-making process and practices. We evaluate environmental and climate change risks, then take actions and measures to improve the company's performance in those particular areas. We constantly monitor our performance and report to the relevant parties and the public.

Climate-related Risks and Opportunities in Transport Insurance

Significant glacier shrinkage has been observed recently as a result of climate change in locations, such as St. Lawrence Seaway (Canada) and the Arctic Sea, where, historically winter navigation was not possible or was subject to additional premiums. This creates higher daily volume for certain types of ships and cargo. Therefore, daily volume and insurance premiums in commodity insurance are expected to increase.

Additionally, as the Arctic Sea route becomes available, navigation between Europe and Asia gets faster, thus reducing transportation costs. Of course, despite the glacier shrinkage, the region will be moderately or heavily glaciated at certain times of the year. As a result, navigation will be subject to additional premiums. Since it hasn't been a frequently traveled route, the damage risk is higher compared to known trade routes. In brief, we expect an increase in both premium volume and claim payments with new routes.

In addition, the need for ships with technical features that can navigate in regions with glacier shrinkage will boost new ship construction. Therefore, we expect the premium volume to expand in shipbuilding insurance as well.



Climate Change and Environmental Management

At Anadolu Sigorta, the Sustainability Committee manages the risks, opportunities and environmental impacts related to climate change. The Committee evaluates the investment requirements to improve the performance regarding environment and climate change, and provides recommendations to the senior management.

The "Direct Impacts Working Group" within the Committee represents all business units and is responsible for;

- transforming the strategies presented by the Committee into business plans, and applying them with the help of business units,
- thus, achieving the business goals and iş birimleri eliyle hayata
- evaluating and reporting the performance to the Committee.

Each year, all business units identify environmental and climate-related risks and opportunities in their own responsibility areas. The units report their suggestions on risk mitigation and possible opportunities to the relevant departments and the Sustainability Committee through the Direct Impacts Working Group.

Addressing Climate Change and Energy Management

Every institution that offer products and services whether it be services or industry, creates an environmental impact through its operations. Some of these impacts are related to climate change. For an insurance company, such impacts depend on business processes and products and policies. Therefore, the first step to address climate change is to minimize the impacts of our activities. We work in various areas to reduce our impact. Primarily, we detect the steps where we consume energy in our operations, and monitor the consumption amount as well as greenhouse gas emissions.

We achieved 11% increase in efficiency in Headquarters. Throughout the year, the total amount of energy savings reached 799.5 GJ.

Greenhouse gas emissions from energy consumption is the main driver of climate change. Thereby, we develop several applications for efficient consumption of energy resources in our operations. Building management is the most crucial part of these applications. We design projects to promote energy efficiency in Headquarters, Regional Directorates and Branches. These projects mainly focus on fuel consumption for heating and lighting armatures. In this context, we achieved high efficiency thanks to the advanced energy management and optimization system project completed at Headquarters during the reporting period. For

this project, we created smarter and more autonomous heating and lighting management thanks to new hardware and software integrated into the building management system. We used scenario-based systems with sensors and achieved an approximately 11 percent increase in efficiency in Headquarters, the building which previously had the highest share in energy consumption. Throughout the year, the total amount of energy savings reached 799,5 gigajoules (GJ). Additionally, in 2019, our total energy consumption was 17,369 GJ and our specific energy consumption per employee was 13.02 GJ/FTE. Accordingly, the total amount of Scope 1 and Scope 2 greenhouse gas emissions was 2,152.77 tons of CO₂ equivalent (tCO₂e). Specific greenhouse gas emissions were recorded at 1.61 tCO₂e/FTE. Compared to the previous year, we managed to reduce our energy consumption and greenhouse gas emissions by 2%.

Throughout our operations, we prioritize using renewable energy resources and support renewable energy production. In this regard, we support the innovative product

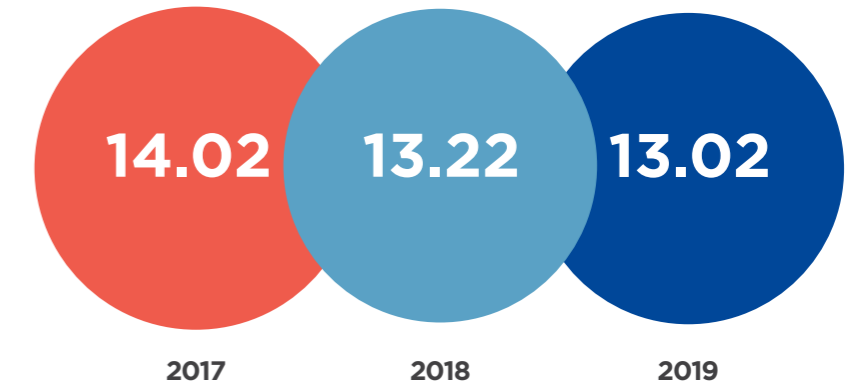
Compared to the previous year, we managed to reduce our energy consumption and greenhouse gas emissions by 2%.

of RePG, a company operating under Teknokent, Istanbul Technical University. The product is still in the R&D phase and utilizes the humidity in the air and solar energy to produce electricity with zero greenhouse gas emissions. We plan to be a beta user for this device.

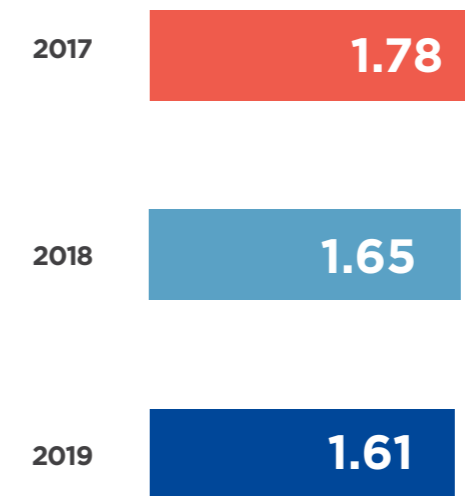
The fuel used in company cars and personnel services also cause significant energy consumption. We benefit from several applications to reduce this impact. Above all, we prefer cars with low fuel consumption and emissions. Moreover, we significantly reduced the vehicle needs of our sales teams through visiting programs and route optimization. In 2019, we launched a cooperation with a new vehicle tracking company for more efficient and effective tracking of company vehicles. We adopt a similar approach in personnel transportation. This way, we significantly economize on fuel consumption.

We switched off our lights between 08:30 p.m. and 09:30 p.m. on Saturday, April 6, 2019, to raise awareness about a global threat — climate change. We participated in the global event, "Earth Hour," organized by the World Wildlife Fund, and turned off the lights at our Headquarters.

ENERGY CONSUMPTION PER EMPLOYEE (GJ/PERSON)



GREENHOUSE GAS EMISSIONS PER EMPLOYEE (TCO₂E/PERSON)



¹ Energy consumption and greenhouse gas emissions calculations are revised for the years 2017 and 2018.



Managing Climate-related Risks and Opportunities

As an insurance company, we have a unique place in addressing climate change and must create positive impact with our products and services. At Anadolu Sigorta, we help reduce the impact of climate change through our own products and services. In this regard, we develop applications to become a solution partner to the organizations that adopt responsible business models to address climate change, and that are aware of and manage climate change risks. Thereby, we aim to support the transition to a low-carbon economy. One of our most prominent goals is to become the preferred insurance solution partner in renewable energy investments.

We insure all module and equipment assets for solar and wind power plants. Additionally, we offer optional insurance packages for energy and

telecommunication lines outside of the facility as well as access roads to the premises. We also provide insurance products to solar and wind plants beyond our standard coverage for potential operational profit losses, production losses (if not related to material damage), indirect profit losses (supplier risk, customer risk, access block) and operational interruptions due to machinery breakdowns (applies only to wind power plants). In 2019, we insured wind power plants with a total installed capacity of 590 megawatts (MW), increasing our market share to 8%. Additionally, we insured solar power plants with a total installed capacity of 695 megawatts (MW), making our market share 12%. As a result, our insurance rates for solar power plants increased by 9.8% year-on-year while our premium production from these policies surged by 33%. We intend to expand the volume of our premiums and policies through value-added services for investments in renewable energy as we believe it holds great opportunities for Turkey.

To address climate change, we also provide insurance to individuals and institutions that might be exposed to potential risks. As we are feeling the impacts of climate change more than ever, there is an increase in need for

In 2019, we insured wind power plants with a total installed capacity of 590 megawatts (MW), increasing our market share to 8%.

applications against floods, hail, storms and possible alterations in basin and sea levels, and similar risks. In recent years, there has been a significant hike in damage claims regarding these risks. Thus, it is important to integrate the impacts of climate change, such as the meteorological risks, with traditional risks into the risk perception.

At Anadolu Sigorta, we renew our risk detection methods in line with the new requirements to manage climate-related risks effectively for our customers. Our most prominent application is the project to update risk maps used in risk management for floods and landslides. Within the framework of this project, we cooperated with universities and developed risk maps based on scientific methods. We are taking this project further and expanding the scope of our risk mapping study. During the reporting period, we expanded the use of our new risk maps to geographically cover around 75% of our extensive portfolio. In the same period, we used past

damages data and achieved a 92% reliability rate in our risk maps. In 2020, we plan to expand the geographical scope to 80%.

Additionally, we encourage the use of clean technologies such as Paintless Dent Repair, used to repair the insured asset in car damages, and prefer repair over replacement to minimize the additional environmental impacts of spare parts replacement.

We renew our risk detection methods in line with the new requirements to manage climate-related risks effectively.

In 2020, we plan to expand the geographical scope to 80%.

Materials Consumption and Waste Management

Materials consumption and waste management are key areas in environmental management. We mostly use paper during our operations. The lion's share in paper consumption are the policies published in line with the relevant laws. Contracts and correspondence lead to paper consumption as well. We closely follow digitalization technologies and try to reduce paper consumption in our operational processes to the extent permitted by law.

Paper consumption is one of the key environmental impacts of the insurance sector. Therefore we conduct projects in order to switch into paperless business processes. In the insurance sector,

we prioritize paperless activities relating to claim processes especially in health insurance, an area where there are loads of paperwork. In this context, we transfer health and claim documents to a digital platform. We remind our agencies of our printing policy and keep them updated. Two of our two agencies were granted the "Paperless Insurance" award at the Antalya Agents Meeting. We generated a report calculating the printed policy quantity per agency and the number of possible printings to minimize the outflow from our warehouse and send just the right amount of paper to each agency.

In 2019, we reduced paper consumption per capita and per agency by 77% and 12%, respectively.

To further reduce paper consumption, we also set our

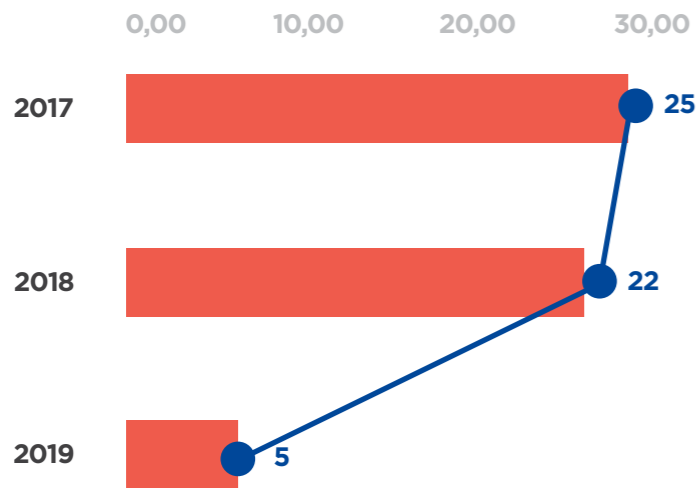
printers up to print on both sides in the Headquarters and Regional Directorates.

In the future, we will continue our activities to be able to send the optimum amount of paper to our agencies, reuse paper, prevent unnecessary printing and increasingly use email to send policies and offers to expand paperless insurance activities.

We also promote paperless supplier contract processes. Our suppliers have started to digitize their service reports. In addition, we plan to purchase a Supplier Management Portal. We aim to forward contracts to companies and carry out approval and classification processes via this platform.

Moreover, we strive to achieve paperless insurance and therefore ask our customers to apply for

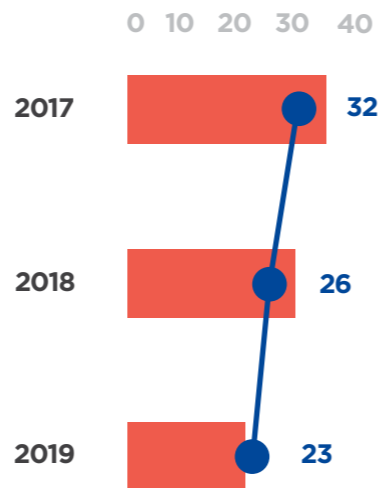
OPERATIONAL PAPER CONSUMPTION



■ Total paper consumption (ton)

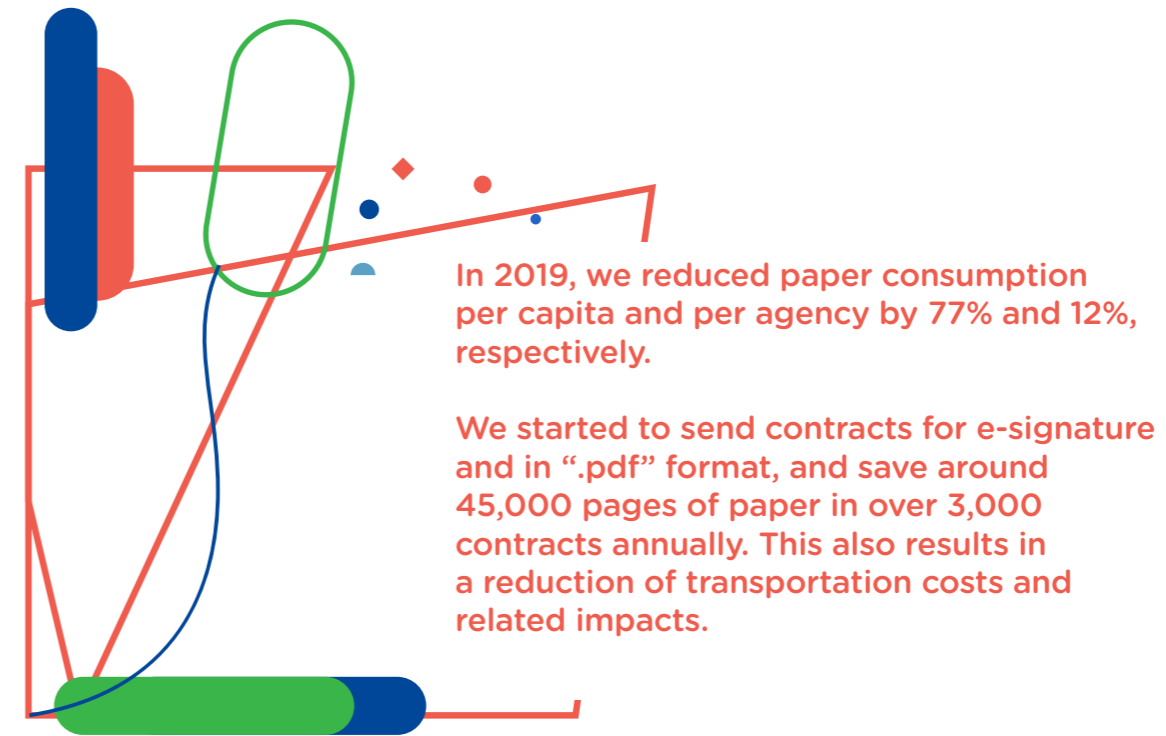
● Paper consumption per person (kg/person)

PAPER CONSUMPTION FOR POLICIES



■ Total paper consumption (ton)

● Total paper consumption per agency (kg/agency)



expert and contracted services via the Customer Communication Platform (MIP). We intend to enable our contracted health institutions to share documents through the Digital Document Management System. Moreover, we started to send contracts for e-signature and in ".pdf" format, and save around 45,000 pages of paper in over 3,000 contracts annually. This also results in a reduction of transportation costs and related impacts.

In 2019, within the framework of Next Generation Homeowner Insurances, we made it possible to generate homeowner's insurance policies simpler and quicker through digital-only channels for the first time in Turkey. We aim to shorten our policy issuance process and improve our workflow.

We use water in our buildings for domestic purposes only. As water resources become more and more valuable and their potential social impacts, we use

water efficiently and have reduced water consumption. We prefer "eco-friendly faucets" and raise awareness amongst our employees towards conserving water.

Although it may not have a tremendous impact, we do strive to separate and recycle packing waste, paper waste and all other domestic waste in our buildings. Additionally, every year our Company receives the Medical Waste Disposal Certificate. Medical waste in our company is collected, sterilized and disposed by Istanbul Metropolitan Municipality, without harming human health and the environment.

"It is a privilege to work at a company investing in the future."



To guarantee the future...

I've been working at INsureUP, the innovation center founded by Anadolu Sigorta at Kolektif House Levent in 2017, for two years. During this period, I have witnessed Anadolu Sigorta transform the traditional insurance understanding with its investments in digitalization and innovative applications. Anadolu Sigorta digitizes and invests in today to pass down its 95 years of experience and become a company of the future. It is a great privilege to work in the innovation team of a sector-leading company.

EBRU EYLÜL KURNAZ
INTERN AT KOLEKTIF HOUSE

Computer Engineering Senior at Istanbul Technical University

DIGITAL FUTURE

Anadolu Sigorta takes firm steps towards the digital future, adopt a multifaceted holistic strategy and use digitalization in its products, services, channels and business models.



The way of doing business for all sectors are rapidly changing due to impacts of the fast developments in internet technologies on consumer behaviour, the way the industry 4.0 approach is forcing the that businesses operate and the dramatic expansion of online products and services. Due to this quality, digitalization is the most prioritized mega-trend that is shaping the insurance sector today. Anadolu Sigorta defines its future with a digital, paperless insurance approach.

In line with digital future projections, we are expanding the use of digital tools and processes in our activities and play a pioneer role for our sector in integrating big data, robotics, artificial intelligence, virtual reality, telemetry and developing mobile technologies into service processes. This way, we aim to reduce the environmental impacts of our business processes. Another importance of digital future for us is to develop products and services that comply with trends which impacts insurance services such as smart buildings, autonomous cars and sharing economy.

With technological advancements, more and more customers are choosing to perform their daily transactions via their smart phones or computers. Our customers can access our products and services quickly and easily through our digital platforms such as our mobile apps and website. This also facilitates operational processes within the company. We use influencer marketing to reach our customers, raise our popularity on social media and attract customers through channel-specific campaigns. We ensure that our customers on digital sales channels benefit from special offers on specified products, certain rates, and aim for the utmost customer satisfaction during all steps in the purchasing process. We believe that all technological developments change consumer buying habits. Therefore, we must develop new sales models and channels, and alter our marketing methods to keep up with the developments.

In addition to its advantages, digital transformation also has downsides such as the various cyber risks related to information security. In this context, we comply with data privacy regulations

and use internationally accepted technologies, standards and security technologies to enhance our digitization process.

We take firm steps towards the digital future, adopt a multifaceted holistic strategy and use digitalization in our products, services, channels and business models. While we aim to achieve maximum efficiency in our existing sales channels and business units, we also intend to deliver our products and services to our customers in the fastest and most effective way. We facilitate the lives of our customers through our artificial intelligence assistant, AS'li. As part of our 360° Customer Analytics project, we have created a segmentation structure that uses artificial intelligence and machine learning algorithms, and established an ever-growing, developing ecosystem with new technologies and applications. With this project, we made radical changes in our customer segments, and categorized our customers based on three factors; values, potential values and behavior (lifestyle, living standards, product and channel preferences, spending and purchasing habits, damage

frequency) to get to know them better. Additionally, we estimated potential product purchasing and cancellation trends to develop infrastructures and course of actions to help enhance our strategy of approaching the right customers at the right time, with the right products and services. In 2019, we placed analytical codes in our mobile apps to monitor customer patterns. This way, we can effectively implement our strategies and take actions as well as offer more customized services to our customers.

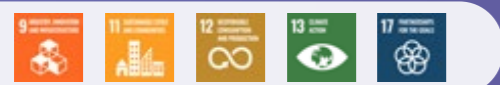
The Digital Insurance Committee

To internalize digitalization and meet the requirements of the digital economy, we founded an organization between Senior Management and expertise units. The Digital Insurance Committee is affiliated with the Board of Directors and includes two Board members. The Committee is responsible for developing policies and strategies in digital insurance and monitoring the implementations.

Global Digitalization Trends

At Anadolu Sigorta, we closely follow global digitalization trends and constantly improve our business processes accordingly. Below, you will find the trends that we've already integrated into our business processes or we plan to utilize in the future.

- Identifying and understanding new risks via artificial intelligence, and developments in risk evaluation.
- Added responsibilities due to cyber risks in the insurance sector.
- Apps developed with blockchain technology.
- Services utilizing robotic assistants.
- Impacts of autonomous and electric vehicle technologies on the insurance sector.



Digitalization in Agencies

We consider digitalization as a journey we shall begin alongside the agencies. As part of our digital transformation, we develop applications to digitalize business processes of our agencies.

As the first insurance company to make online sales over direct channels and agencies in Turkey, we design websites through which agencies can manage their sales as a part of our digitalization practices. Thanks to the Digital Agency Platform (DAP) project, we are enabling our agencies to sell individual insurance products through their own websites via cloud technology.

We provide agencies with the opportunity to meet the daily customer-production-damage reporting requirements over a single platform with to our Asenta application. Agencies can manage all processes regardless of their physical location by combining Asenta platform with Ofisim Cepte (My Office at my Mobile) application.

Digital Service Projects and Applications

Sigortam Cepte (Insurance on My Mobile)

Our customers can purchase insurance products, receive offers and reach assistance services via the Sigortam Cepte app. Twelve insurance products are available through our digital channels. Our customers can reach many of our services easily through digital channels. They can directly request a tow truck, create an appointment for minor repairs, update user information, submit a residential insurance damage claim and view contracted institutions.

Sağlığım Cepte (My Health on My Mobile)

Our customers can easily access their medical history, real-time provision status, contracted institutions, policies, benefits and family members, and submit their invoices from non-contracted institutions up to a certain limit via the Sağlığım Cepte app.

Video Expertise

With the Remote Expertise App, experts are designated to set up appointments for damage claims and quickly conduct damage assessment with a video call. This way, we save time as experts do not visit the site and are able to report quickly, and we reimburse damage claims and close cases in less time.

Artificial Intelligence

We have conducted studies on using image processing technology for the damage photos of insured vehicles by using AS'li-equipped Artificial Intelligence Platform to give estimated information about the type of damages, the repair method and the claim results. On our Asli platform the infrastructure studies has been performed for our all applications to recognize the documents and the detection of the personal data on them by using image processing and optical character recognition technology.

My Flight is Safe Insurance

We instantly pay 500 Turkish liras to our customers with "My Flight is Safe Insurance," for their delayed or canceled domestic or international flights to or from Turkey, without any terms or documentation. If the flight is delayed for 2 hours, or canceled on the flight date or a day before, we request no documents from the insured and send the payment directly to their accounts.

Damage Processes and Turbo Jet Damage Reimbursement

One of the most striking features of Sigortam Cepte and Asenta apps is the "Turbo Jet" digital damage reimbursement platform. At Anadolu Sigorta, we instantly wire transfer the claims for damaged electronic devices and broken glass covered by homeowner's insurance, once we receive the invoices and certain conditions are met. On vehicle insurances, customers can ask for a tow truck and replacement car via Sigortam Cepte app. We share the information of the closest contracted garage with our customers in line with the model and location of the car, and automatically create a damage claim. Customers can also quickly access their damage claim status. In 2019, our website's damage claim inquiries, damage assistance and garage inquiry pages were viewed 896,871, 518,778 and 101,433 times respectively.

Anadolu Sigorta İş Ortağım (My Business Partner) App

The Anadolu Sigorta İş Ortağım (ASIO) app is designed for experts and suppliers to accelerate the damage expertise processes. Thanks to ASIO, our suppliers can review their assigned files and perform their business processes digitally. Experts can accept or refuse the cases, conduct expert inspections on mobile devices, prepare required reports, thus lead to faster damage reimbursement.

Customer Communication Platform (MIP)

We manage all non-operational requests and complaints on the Customer Communication Platform. The MIP app prevents record repetitions and helps us follow all requests, complaints, satisfaction status and suggestions from customers received via different channels, on a single platform.

Voice Assistants - Chatbots

In 2019, Digital Insurance Assistant chatbots were rolled out on Google Assistant and the Corporate Website platforms. Through this, we aimed to improve communication with our existing and potential customers. The works has been carried out to provide services by chatbot on Whatsapp corporate account.

With respect to in-house chatbots, Digital Human Resources Assistant has been defined on our Human Resources platform and it is aimed to inform our employees about the most curious questions. We are still working on a robot that will respond to the FAQs regarding operational requests, contracts and services performed by Procurement Department.

PAS

We perform various business processes among agencies, Regional Directorates and Headquarters, and improve measurability via PAS, a digital process management platform. The PAS app aims to process and complete requests submitted by our agencies within a designated period. If the submission lacks enough information, we aim to transfer the request to the relevant units and employees and respond to the agency within the same period.

"I am thrilled to work in an environment that encourages self-awareness."



To guarantee the future...

As someone who is at the beginning of their career path, knowing that I am supported to reach my career goals makes me less worried about the future and encourages me to take bolder steps to reach my full potential. At Anadolu Sigorta, I constantly develop myself, learn new things, and see my weaknesses and strengths. I am thrilled to work in an environment that encourages self-awareness.

GİZEM KEÇECİ
SPECIALIST - MARKETING AND CUSTOMER
MANAGEMENT DEPARTMENT

WORKING LIFE

Anadolu Sigorta pays attention to fulfil the requirements of international agreements partaken by Turkey starting with the basic principles of the UN Universal Declaration of Human Rights and the International Labour Organization such as labour rights, human rights and social justice.

The main factor behind Anadolu Sigorta's success is its talented, qualified, achievement-oriented human resources that are open to change. Anadolu Sigorta, recognized as the Insurance School of Turkey, offers a safe, egalitarian, fair workplace where human and labour rights are recognized in order to develop human capital. In our workplace, we pay attention to fulfil the requirements of international agreements partaken by Turkey starting with the basic principles of the UN Universal Declaration of Human Rights and the International Labour Organization such as labour rights, human rights and social justice.

We hire the most talented employees and provide them the necessary means so that they can reach their potentials. Our company's human resources strategy is to establish a culture of superior performance that supports employee development through the organizational climate conducive to promoting creativity and innovation. We encourage empowerment of relations and communications between individuals and groups and aim to create an employee profile focusing on constant success and open to change.



“A Unique Experience”

We aim to become an employer brand in the insurance sector as well as attract, improve and retain talented employees. We also alter our communication approach in line with the trends. We focus more and more on becoming an employer brand. In this context, we utilize social media channels more actively, attend career days at universities and come together with students in network meetings more frequently to increase brand recognition. In 2019, we launched an internship program called “A Unique Experience,” that also offers mentorship opportunities to university students. This way, we meet and get to know talented candidates prior to their graduations and contribute to their self-development. We utilize social media channels more actively, attend career days at universities and come together with students in network meetings more frequently to increase brand recognition.

Diversity and Equal Opportunity

Diversity is a pillar of corporate structure. In this regard, we offer everyone equal opportunities and follow a fair and anti-discriminatory approach in all Human Resources processes. We manage the key human resources activities such as hiring, career management, employee development, remuneration, performance management and termination in line with the principles of openness, transparency, equality and fairness. Additionally, we transparently inform our employees about these processes. Our employee related decisions are free from any judgments based on race, religion, sect or any kind of belief, gender, mental or physical disability, age, culture and social class. We provide everyone with equal opportunities and treat them equally. We follow the principle for equal pay for equal work. Salary gaps between employees are only due to objective factors such as working hours, performance and seniority. Employees and business partners are entitled

to submit their complaints and requests anonymously regarding such issues using the methods described in our Business Ethics Guidelines. The Personnel Committee addresses and investigates these cases and takes necessary actions. In 2019, we didn't receive any complaints on discrimination.

At Anadolu Sigorta, we support gender equality, aim to increase the female employment rate, retain female employees and support their career development. In 2019, we maintained the previous year's female employment rate at 52%. Additionally, we attach great importance to the representation of women in management teams. In 2019, just like last year, 44% of our senior and medium level managers were female.

We are aware of the challenges faced by working mothers. Accordingly, we try to help them see that raising children does not necessarily mean less career opportunities. For instance, at our Headquarters, we arrange the working hours of breastfeeding mothers, provide them with

extra commuting services and help them arrive home as soon as possible. This year, 49 of 52 employees resumed their jobs after maternity leave.

As part of our diversity approach, we increase the employment rates of people with disabilities. We cooperate with İŞKUR to hire people with disabilities. As of the reporting period, we employ 32 individuals with disabilities.

We respect our employees' right to organize, unionize and collective bargaining. All employees are free to become a member or manager of a trade union. We establish the necessary conditions for trade unions to freely work within the company and for employees to effectively and freely exercise their rights to participate in union activities and collective bargaining. As of 2019, 1,247 employees, more than 90% of our total workforce, were trade union members. Employees have certain job assurances based on union relations. We adopt a constructive approach in sustaining union relations at a good level, through union representatives consisting

of our employees. We take mutual decisions during collective bargaining periods.

In line with Anadolu Sigorta Business Ethics Principles, we do not tolerate child labor, forced or compulsory labor or any other conditions that might evoke such practices. We expect our business partners to adopt a similar approach and in line with our principles in their operations.

EMPLOYEES BY GENDER

MALE 638 **FEMALE** 696



EMPLOYEES BY AGE

45+ 127 **30-45** 837 **18-30** 370



EMPLOYEES BY EDUCATION

PRIMARY SCHOOL 7 **HIGH SCHOOL** 70 **UNIVERSITY AND HIGHER** 1257



Employee Rights

Our employees are entitled to various social rights and benefits. For instance, Anadolu Sigorta covers the healthcare expenses of our employees and their families in accordance with the Healthcare Assistance Regulations. All our employees can receive healthcare services free of charge at contracted institutions. Our employees are covered by two private pension funds that have been established for the company's particular status. Thanks to these funds, our employees can secure high standards of living in their retirement.

Talent Management

We believe that we can make our success sustainable only through attracting new talents to our company and by retaining them. Our target is to employ candidates who have the talent we are looking for in the right positions and to help these candidates achieve their career goals by constantly improving their different talents and skills.

In order to create a learning culture within the organization, we encourage employees to use their talents and creativity potentials at top level through various training and development activities. Following the orientation and vocational trainings during their recruitment stage, we offer our employees multiple training opportunities based on the skills they should possess in order to advance in their careers. Thus, we organized 28,018 person*hours of training for 964 employees in 2019.

Based on Development Centre practice which has been conducted since 2014, we invite employees who are entitled as experts and have only one year to complete the time required to be promoted to management position, to one-day evaluation

centre practice in order to identify their development areas and strengths. Afterwards, we prepare a one-year customized development program, organize interim meetings with the participation of HR representatives, manager of the employee and expert consultants every three months, and then track his/her development process after a final meeting.

In 2019, the training portal previously used only for e-learning was transferred to a new platform; LMS, to provide a more flexible training management system. We offer self-improvement and video trainings to our users on this platform. In-class training processes, which are currently carried out manually, will also be on this platform.

We aim to support our employees with self-improvement projects, role model interviews, career coaching and competency development materials in their journey to become ideal managers. The Development Center Application increases employee efficiency and satisfaction thus reducing employee turnover. In 2019, the female employee turnover was 1.98%, decreasing



compared to the previous year, while the turnover rate for male employees was 3.66%.

We take part in various career events to find the right teammates that share our values and team spirit. In this context, we attended Sanal Kariyer Fuarı (Virtual Career Fair) on March 1, to reach a wider audience, and answered the questions of students and fresh graduates for the first time. It was a very productive full-day event. Based on the interest and demand, we attended another career fair on December 5. During the event, we were selected by a student vote as "the Most Admired Company" among 19 great local and global companies operating in Turkey.

We regularly monitor our employees' performance and contribute to their improvement. In this context, we evaluate them twice a year in line with our performance criteria. Evaluation criteria differ based on various competencies in different business types. Depending on the results, we determine the training needs of our employees and map out their career path.



Employee Dialogue

We have several practices so that our employees can be informed about the company and current developments, share their opinions and suggestions, and communicate with each other. We conduct “breaktime with HR” interviews with new employees to enhance our employee relations and receive feedback on our recruitment processes. We internalize the idea of “Share to Grow” and strive to improve the communication within the company. In this context, our employees and the senior management come together at “the Eighth Floor Talks” and share their opinions on general matters.

Additionally, our employees can submit their suggestions to the Intranet platform, and score suggestions of other employees in line with the Suggestion System Regulation. We also reward some of these suggestions. Furthermore, within the scope of the project carried out by our technology center at Kolektif House and Human Resources Department and Training Directorate, we launched

a chatbot application to answer all questions of our employees.

We use various communication tools. For instance, our employees can recommend books to one another in the “What to Read?” initiative. They can create groups to share information and files through “Team Sites.” They can have a look at monthly FAQs about the internal regulations published the previous month thanks to the “Orange Surveys”. They can report their level of awareness, satisfaction status and views through the surveys, prepared by the departments. They can post the items they want to sell or rent such as residences, vehicles and mobile phones, on the “Notice Board.” Finally, they can see fun announcements on “3ISUD” Instagram account that they have created on their own initiative.

Social Life

Social opportunities we provide to our employees have positive impacts on their business lives. Therefore, we organize activities and create opportunities to help our employees socialize outside of work.

Our corporate sports teams train and participate in games regularly. Our men and women volleyball teams attend the Fonex Corporate Volleyball Tournament, the football team attends the BASISEN Football Tournament and Türkiye İş Bankası İş'te Spor Football Tournament, and our basketball team attends CBL: Corporate Basketball League. Moreover, volunteer employees attend the Vodafone Istanbul Marathon for charity.

Academy

We launched a cooperation with Sabancı University to found the Academy. With this project, our new and/or existing employees can access occupational and competence trainings, certificate programs and similar training materials that they might need, and design their own career paths. During Phase I, we conducted senior management interviews, organized workshops and conducted surveys of our employees. The senior management then approved this Phase. Once the senior management gave a green light to Phase II, we prepared the directive and regulation as well as elaborated stakeholder processes. We believe that this structure will contribute a lot to Anadolu Sigorta’s brand value and improve employee satisfaction and loyalty.

Occupational Health and Safety

Assuring employee health and safety is one of the fundamental values of our business culture. We constantly monitor occupational health and safety performance, make evaluations and report them periodically. Occupational health and safety units reporting to Human Resources and Training Directorate execute issues on occupational health and safety according to Anadolu Sigorta HR Policy and legal regulations.

We have Occupational Health and Safety councils organized according to legal regulations within the company with a total of 38 members, 14 of which are employee representatives. Thanks to these councils, employees engaged in the management process and support occupational health and safety practices with their suggestions at the most efficient manner.

Workplace doctors and occupational safety experts work in all operational locations regardless of legal requirements.

All newly hired employees go through medical tests and examinations. They receive the basic occupational health and safety trainings in line with personnel training. These trainings and examinations are repeated in certain intervals.

We keep the workplace under control through activities conducted by risk evaluation team and constantly improve this environment. We perform office ergonomics and hygiene controls annually, examining the physical working conditions, measuring for thermal comfort, luminosity, dust, gas and noise. We always prioritize proper office ergonomics and select all office furniture

according to ergonomics criteria. We supply customized ergonomics accessories according to personal needs of our employees.

We organize seminars presented by experts on ergonomics at certain intervals and raise the awareness of employees about office health.

We organize occupational health and safety trainings at certain intervals in order to raise the occupational health and safety awareness of our employees. In addition to Anadolu Sigorta employees, agency and supplier company employees attend these trainings as well. In the reporting period, we gave 4,860

Occupational Health and Safety Trainings	2018	2019
Anadolu Sigorta Employee (number of participants)	242	886
Business Partner Employee (number of participants)	121	64
Anadolu Sigorta Employee (total hours)	1,936	4,348
Business Partner Employee (total hours)	968	512

Occupational Health and Safety Data

	2018		2019	
	Anadolu Sigorta Employee	Business Partner Employee	Anadolu Sigorta Employee	Business Partner Employee
Injury Rate	0.97	1.13	0.64	0
Lost Time Rate	3.09	0.57	1.40	0
Absentee Rate	6.218	-	3.211	-

Injury Rate: Total number of injury / total working hours * 200,000
 Lost Time Rate: Total number of lost time / total working hours * 200,000
 Absentee Rate: Total number of absence in days / total working hours * 200,000

person*hours of occupational health and safety training to a total of 950 employees.

We prepare Emergency Plans for predefined scenarios in order to be ready for any case of emergency in workplaces. In line with these plans, employees in charge of this duty receive trainings on search & rescue, evacuation, firefighting and first aid. We organize a drill at least once a year to make employees get familiar with these practices.

In the reporting period, the injury rate was recorded at 0.64, the average lost time at 1.4 and the absence rate at 3.211. Our workplaces are classified as “nonhazardous” as being a part of the insurance sector. During the period, none of our employees suffered from occupational diseases neither at Anadolu Sigorta nor in our business partners. Our occupational health and safety indicators declined year-over-year. Following the training sessions, employee awareness on case reporting increased, and minor injuries along with near miss incidents were reported more widely. However, the decline in incident rates displays how much we value training and awareness on Occupational Health and Safety. We plan to draw from the experience gained through training sessions and case reports, and adopt corrective practices to achieve our “zero accident” target.

We provide our employees with a gym and nutritionist sessions to encourage them to have a healthy lifestyle. We organize group sessions, led by professional trainers, at the gym in our Headquarters. Additionally, our nutritionist evaluates employees’ healthy life data, upon request, two days a week, and prepares personal nutrition plans. Moreover, we organize booth sales once a week to enable easy access of our employees to fresh vegetables and fruits.



In the reporting period, we gave **4,860 person*hours** of occupational health and safety training to a total of **950 employees.**

For Anadolu Sigorta Employees, the injury rate was recorded at 0.64, the average lost time at 1.4 and the absence rate at 3.211.

"We believe that we will guarantee the future with happy employees, happy stakeholders and happy customers."



To guarantee the future...

In this regard, we believe the importance of three key items:

- 1) Creating long-term, manageable processes with our stakeholders and ensuring continuous mutual gains.
- 2) Organizing new training opportunities to improve employee performance and to maintain high morale at all times.
- 3) Following technology and digitalization trends to use them at all stages for our work.

We consider our company as a large family and we will guarantee the future with happy employees, happy stakeholders and happy customers.

KIVANÇ YALÇIN

ESKIHISAR OTOMOTIV SAN. VE TIC. A.Ş.
SERVICE MANAGER

Contracted service provider and Volkswagen Ankara supplier since 2003

OUR BUSINESS PARTNERS

Anadolu Sigorta expects its business partners to adopt a similar work culture, code of ethics and a distinctive service quality.

We believe that a sustainable business success can only be achieved through a continuously developing value chain. In this context, we establish close relations with agencies and suppliers, namely the business partners, perform activities in coordination with them in order to increase efficiency and performance. We primarily expect our business partners to adopt a similar work culture, code of ethics and a distinctive service quality. We pay attention to these aspects while selecting business partners. We support the development of business partners through trainings we organize.

Agency Relations

It is our key principle to establish long-term business relations built on trust with agencies which bring together our products and services with customers. We have a total of 2,198 agencies in Turkey, 520 of which are working only for Anadolu Sigorta. In addition, we render agency services in 1,265 branches of İşbank and 712 branches of five other partner banks.

In order to strengthen relations with agencies, one of our key stakeholders, we pay frequent visits throughout the year and exchange ideas in Regional and Traditional Agency Meetings. Thus, we give information to our agencies about our strategies. Moreover, we call Agency Advisory Committee for a meeting when a brainstorming session is required on a certain subject, enabling them to play an active role in decision-making processes. We try to increase motivation by creating reward system and campaigns for agencies.

Applications that will contribute to improving agency relations include being informed about their demands and increasing their satisfaction. We conduct surveys through which agencies convey their ideas, views, demands and complaints on any subject. We take corrective actions based on the results of these practices. We conduct agency satisfaction surveys to increase their satisfaction. We learn about the issues that needs to be improved and take the necessary actions based on surveys results.

Our primary goal is to always carry agency performance to a better level. In this regard, we conduct a general performance evaluation study two times a year for our agencies. We submit the data obtained from these studies to

the relevant Regional Directorate and take the necessary actions afterwards.

We monitor any contradictory actions to our working principals through audit activities conducted by the Board of Inspectors.

In order to increase business success and improve performances of our agencies, we organize comprehensive trainings and contribute to increasing knowledge and skills of agency employees through these trainings. Human Resources and Training Directorate plans these agency trainings, sets training dates in 6 month-periods in a year and announces them to agencies. These trainings are organized in two different forms such as Agency Development Training and product trainings. Through Agency Development Training Programme, we offer trainings on production, accounting, reporting, products and screens. In addition, we help agencies obtain theoretical trainings by allocating trainings on different subjects via a training portal to agency employees. In this regard, in 2019, 1,016 agency employees received 7,112 person*hours of training.

IN 2019, 1,016 AGENCY EMPLOYEES RECEIVED 7,112 PERSON*HOURS OF TRAINING.

We have a total of 2,198 agencies in Turkey, 520 of which are working only for Anadolu Sigorta. In addition, we render agency services in 1,265 branches of İşbank and 712 branches of five other partner banks



Supplier Relations

At Anadolu Sigorta, we establish close relations with suppliers whom we consider as business partners and work to contribute to their development.

SUPPLIER SELECTION

At Anadolu Sigorta, we believe that the first and the foremost stage in achieving an efficient development in the procurement process is to select the right business partners. We pay attention to supplier diversity in purchasing operations.

The selection criteria for supplier companies consist of;

- score obtained in the evaluation form,
- production based on local and international quality standards,
- service capacities,
- financial strength and references,
- trustworthiness and ability to fulfill commitments completely and on time,
- convenience in providing technical service, maintenance and spare parts,
- problem solving capacity to avoid any disruption in service delivery.

We conduct reference interrogation for prospect suppliers who are not in the current supplier pool; organize meetings and visits to the company and control its production fields and physical conditions. Based on the evaluation, suppliers who are found eligible are included to supplier pool. We inform our new suppliers about our working principles

SUPPLIER PERFORMANCE EVALUATION AND DEVELOPMENT PRACTICES

We constantly evaluate performances of our suppliers and contribute to increase their work efficiency through supplier development studies. We conduct performance evaluations for suppliers each year over Electronically Integrated Management System (EYS).

We organize regular meetings and interviews to discuss development and/or corrective actions in line with the business line we conduct with suppliers. We arrange private interviews with suppliers who fail to achieve performance indicators defined in agreements and develop methods to increase their performance.

FORMANCE STUDY FOR CONTRACTED SERVICES

In 2019, we launched a multi-faceted performance study for contracted service providers for vehicle damages. We evaluated 2,085 contracted services over certain statistical criteria. We added the contracted services with high efficiency in terms of cost and services, to the "Preferred Services" List. We terminated our business relationship with 32 contracted services with low performance results.



In 2019, we conducted biannual performance studies for 276 experts, and terminated our business relationship with 24 experts in line with the first period results.

We evaluate the contracted services by performing optimizations in each field of activity based on their performance score. Following the evaluation, we set new targets for the services with improvement potential and closely monitor their performances.

In addition, we aim to expand repair over replacement to increase our environmental performance and contribution to the national economy. Accordingly, "replacement rate" is among the performance criteria. We work with the companies certified by the Ministry of Environment and Urbanization so that replaced parts contribute to the national economy.

MONITORING SUPPLIERS

We routinely evaluate our suppliers to investigate the supplier pool and potential external supplier resources, and mitigate risks in the supply chain. We use supplier analytics to monitor our suppliers' performance. We contact our suppliers if we encounter a suspicious case or non-compliance.

When we detect any misconduct in supplier operations, we take the necessary actions in line with the case and contract type. These actions may vary from corrective actions to contract termination. In 2019, we terminated our cooperation with one health institution. We revised our contract with another health institution to reduce the price.

In 2019, we defined the Spare Parts Supplying Principles to improve supplier quality and service standards. We include

service levels in supplier contracts, carry out periodic follow-ups and take punitive actions, if necessary. We established infrastructures for certain systemic developments to manage these actions more effectively.

We monitor key performance indicators and other critical managerial indicators of Damage Management through the Damage Dashboard Project. We plan to complete the project in early 2020, and monitor the performance of our experts and contracted services in real time.

In this period, we initiated a new project to score misconduct. With this project, we will score misconduct for non-motor claims to minimize any impropriety.

"All it takes is one master."



To guarantee
the future...

My name is Yusuf Kaya and I'm a soap making master, just like my father Ramazan. I learned this trade from my grandmother, grandfather and my father. In our region, there are lots of olive trees and locals would produce stone pressed olive oil. This would also result in sediment. Instead of throwing it away or selling it, people would bring it to us to make soaps. That's how we mastered this craft. They brought us sediment to make soaps. Over the years, we improved ourselves and commercialized. Soap making was a popular job back then. Today, shampoos and mass-produced soaps have overshadowed this craft. And I am now the youngest master."

YUSUF KAYA
HANDMADE SOAP MAKING MASTER

SOCIAL RESPONSIBILITY

Anadolu Sigorta strives to create value for society through its social responsibility projects.

Since the very beginning of our foundation, we have been continuously supporting education, academic activities, and cultural, art and sport events. We strive to create value for society through our social responsibility projects. We analyze social expectations and needs to make a positive impact on sustainable development as we decide on which projects to launch or support.

One Master, Thousand Masters

Aspiring to crown our 85th anniversary with an extensive project in 2010, we initiated the "Bir Usta Bin Usta" (One Master, Thousand Masters) project. Over the last decade, we aimed to focus the public attention on forgotten crafts and local values, revive these crafts, and to be instrumental in letting professional craftsmen and artisans pass on their experiences to the future, and thus support local economies.

Within the framework of the project conducted under the technical advisory of the Ministry of Culture's Research and Training Directorate, we organized training courses on vanishing crafts for three or six months in certain cities, and participants acquired the necessary technical know-how. National and local non-governmental organizations supported us in this project.

Within the scope of "One Master, Thousand Masters," 1,000 apprentices attended 50 vocational trainings over the course of 10 years. Students, teachers, sculptors, painters, art instructors, animators, researchers, officers, housewives and retirees, with ages ranged from 15 to 55 became trainers. Following the training, they were granted a participation certificate as well as a master instructor certificate approved by the Ministry of Education.

One Master, Thousand Masters was also recognized internationally as it supported the ÇOROME organization that introduced special creations of the Kargı district of Çorum, to the Italian fashion world.

İz TV has been producing documentaries of the project each year. We categorized documentaries based on their

production year and created a DVD covering the entire project.

The 10th anniversary of the project was celebrated with a gala night at Zorlu Performing Arts Center on April 4, 2019 with the attendance of the Minister of Culture and Tourism, Mehmet Nuri Ersoy. A spectacular performance was staged, with credits to the music director Fahir Atakoğlu, choreographer and art director Beyhan Murphy, and moderator Mert Firat. Famous musicians

Sema Moritz and Demet Tuğcu also performed at the gala.

You may reach the project's photo archive, course announcements, contact information for current courses and details about the masters at www.birustabinusta.com.tr.

Trades and Cities Included in One Master, Thousand Masters

- 2010:** Figuration of Karagöz (a Turkish shadow play) in Bursa, Meerschaum Carving in Eskişehir, Edirnekâri Art (traditional painting and varnishing of wood or leather) in Edirne, Kutnu (traditional silk-based cloth) Weaving in Gaziantep, Kazaziye (traditional jewelry made with threads of gold or silver) in Trabzon.
- 2011:** Kargı Cloth Weaving in Çorum, Silk Weaving in Hatay, Stone Engraving in Mardin, Horn Combs in Sivas and Silver Engraving of Savatlı in Van.
- 2012:** Pearl Inlaying in Ankara, Rug and Saddlebag Weaving in Kars, Glassblowing in Muğla, Earthenware Craft in Nevşehir and Woodblock Printing (on cotton or silk) in Tokat.
- 2013:** Wood Carving in Kahramanmaraş, Traditional Carpet Weaving of Gördes in Manisa, Needlepoint Art of Namrun in Mersin, Hand Weaving of Karacakılavuz in Tekirdağ and Basketry in Rize.
- 2014:** Tile Crafting in Çanakkale, Oltu Stone Engraving in Erzurum, Leather Engraving in Isparta, Felt Making in İzmir, and Amber Engraving in Şanlıurfa.
- 2015:** Local Damal Doll Making in Ardahan, Traditional Accordion Boot Making in Aydın, Traditional Silver Threading in Bartın, Stringed Puppet Making in İstanbul, and Wooden Walking Cane Making of Devrek in Zonguldak.
- 2016:** Wood Carving in Adana, Kamancheh Making in Trabzon, Felt Making in Konya, Hot Glass-making in İstanbul, and Weaving in Poyralı Village in Kırklareli.
- 2017:** Handmade Soap Making in Balıkesir, Local Buldan Cloth Weaving in Denizli, Local Şile Cloth Making in İstanbul, Zili Hand Weaving in Taşkale, Karaman, Model Ship Making in Sinop.
- 2018:** Bagpipe Making in Artvin, Book Binding in İstanbul, Evil Eye Amulet Making in İzmir, Linen Weaving in Kastamonu and Tile Making in Kütahya.
- 2019:** Broadcloth Weaving of Yassıçal in Amasya, Marbling in İstanbul, Carpet Weaving of Yahyalı in Kayseri, Copper Engraving in Malatya, Basketry in Samsun.

Turkish Marine Environment Protection Association (TURMEPA)

We have been conducting a social responsibility project with TURMEPA since 2011 to protect the marine environment and sea habitats, to leave a viable environment for the next generations and help them benefit from Turkish seas in economy, health and welfare. In this project, we donate a portion of our income from marine insurance to TURMEPA. Additionally, we use TURMEPA's Eco-Friendly Cleaning Products in our buildings.

“A World of Flowers” by Turkish Education Foundation (TEV) to Honor its 50th Anniversary

Employees enjoyed a pleasant time together painting a white rose, one meter in diameter, and covered one student's annual education expenses.

Sponsorship for TEKSEM

Since 2008, we have been cooperating with TEKSEM (Turkish Culture, Art and Education Center for People Without Boundaries). Thanks to our sponsorship, TEKSEM staged plays across Turkey to buy walking aids for girls with disabilities. This enables the education of girls without detachment from social life. alınmasında kullanıldı. Bu sayede, kız çocuklarının sosyal hayattan kopmadan eğitim alabilmelerine katkı sağlanmaktadır.



One Master, Thousand Masters



Turkish Marine Environment Protection Association (TURMEPA)



Sponsorship for TEKSEM

Anadolu Sigorta Volunteer Team

Anadolu Sigorta Volunteer Team takes inspiration from the ideas of our employees, organizes volunteering events, and helps our society, animal friends and nature. For their initial projects, they will inform about gender equality, create a food collection area in Headquarters for stray animals, and encourage employees to become regular apheresis donors.

“Dilek Ağacı” by Make a Wish Foundation

Through the Make a Wish Foundation, we acted together to realize the wishes of children with life-threatening illnesses. In just 10 days, we collected 400 gifts and delivered them to children.

Sponsorship for the Bodrum Cup Regatta

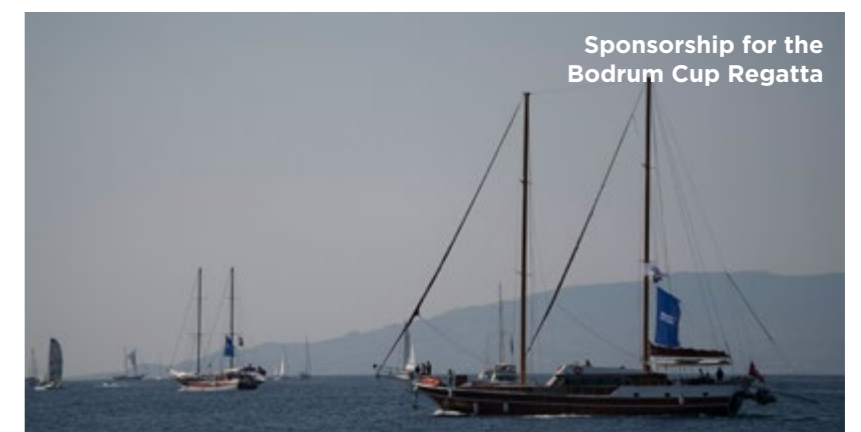
In 2019, Anadolu Sigorta continued to sponsor the Bodrum Cup, Turkey's one and only regatta for 31 continuous years. More than 130 yachts and 1,500 sailors raced in various categories for 6 days.



Anadolu Sigorta Volunteer Team



“Dilek Ağacı” by Make a Wish Foundation



Sponsorship for the Bodrum Cup Regatta

PERFORMANCE INDICATORS

Financial Performance

Environmental Performance

Social Performance

Employee Demographics

GRI 102-48

Financial Performance

	2017	2018	2019
Total Premium Production (thousands TL)	4,671,410	5,701,355	6,606,856
<i>Accident</i>	153,170	144,366	157,405
<i>Health</i>	538,272	710,922	822,909
<i>Motor Vehicles</i>	953,043	1,090,083	1,304,844
<i>Aircraft</i>	26,964	42,567	55,924
<i>Marine Vessels</i>	88,823	117,804	152,978
<i>Transportation</i>	86,394	118,651	148,680
<i>Fire and Natural Disasters</i>	813,574	1,035,425	1,171,546
<i>General Loses</i>	413,927	512,653	492,014
<i>Motor Vehicles Liability</i>	1,342,497	1,550,530	1,806,682
<i>Aircrafts Liability</i>	35,655	42,427	63,104
<i>General Liability</i>	181,015	272,351	333,686
<i>Credit</i>	2,671	2,329	8,506
<i>Bond Insurance</i>	166	13,494	15,304
<i>Financial Loses</i>	25,490	37,455	59,473
<i>Legal Protection</i>	9,750	10,300	13,801
Total Assets (thousands TL)	7,032,315	7,904,032	9,767,228
Claims Paid (thousands TL)	2,755,951	3,373,959	3,838,569
Paid in Capital (thousands TL)	500,000	500,000	500,000
Shareholders' Equity (thousands TL)	1,639,021	1,646,206	2,155,296
Pretax Profit/Loss (thousands TL)	236,833	386,888	567,748
Net Profit/Loss (thousands TL)	184,197	307,574	403,062

Environmental Performance⁴

	2017	2018	2019
Total Energy Consumption (GJ)	16,989	17,032	17,369
<i>Natural Gas</i>	197	479	783
<i>Gasoline</i>	983	1,042	1,000
<i>Fuel-oil (Generator and backup power units)</i>	796	739	813
<i>Fuel Oil (company vehicles)</i>	4,301	4,557	4,452
<i>Electricity</i>	10,712	10,215	10,321
Specific Energy Consumption (GJ/m²)	0.82	0.87	0.89
Specific Energy Consumption (GJ/employee)	14.02	13.22	13.02
Total Energy Savings (GJ)	400	799	799
Total GHG Emissions (ton CO₂e)*	2,157.81	2,123.69	2,152.77
<i>Scope 1</i>	464.77	500.57	512.94
<i>Scope 2</i>	1,693.04	1,623.12	1,639.83
Specific GHG Emissions (ton CO₂e/m²)	0.10	0.11	0.11
Specific GHG Emissions (ton CO₂e/employee)	1.78	1.65	1.61
Total Paper Consumption (ton)	165.22	140.75	88.92
<i>Anadolu Sigorta Operations</i>	30.56	28.01	7.18
<i>Agency/Branch Operations</i>	134.66	112.74	81.74
Paper Consumption per Employee (kg/employee)	25.00	22.00	5.00
Paper Consumption per Agency/Branch (kg/agency)	32.00	26.00	23.00

⁴Energy consumption and greenhouse gas emissions calculations are revised for the years 2017 and 2018.

Social Performance

	2017	2018	2019
Employee Trainings (person*hours)	1,033	1,084	964
Female	504	553	496
Male	529	531	468
Number of Attendees in Employee Trainings	24,341	31,311	28,019
Female	12,644	16,373	14,547
Male	11,697	14,938	13,472
Number of Attendees in Agency Trainings	1,941	1,301	1,031
Agency Trainings (person*hours)	11,646	11,709	7,217
Entry Level Wage to Minimum Wage Ratio (%)	143	145	143
Injury Rate			
Direct Employees	0.00	0.97	0.64
Female	0.00	1.12	0.41
Male	0.00	0.80	0.23
Contractor Employees	0.18	1.13	-
Female	0.00	1.72	-
Male	0.18	0.84	-
Total	0.18	1.01	-
Kadın	0.00	1.23	-
Male	0.18	0.81	-
Occupational Disease Rate			
Direct Employees	0.00	0.00	0.00
Female	0.00	0.00	0.00
Male	0.00	0.00	0.00
Contractor Employees	0.00	0.00	0.00
Female	0.00	0.00	0.00
Male	0.00	0.00	0.00
Total	0.00	0.00	0.00
Female	0.00	0.00	0.00
Male	0.00	0.00	0.00
Lost Day Rate			
Direct Employees	0.00	3.09	1.40
Female	0.00	0.37	1.22
Male	0.00	6.00	0.18
Contractor Employees	2.39	0.57	-
Female	0.00	0.86	-
Male	2.39	0.42	-
Total	2.39	2.45	-
Female	0.00	0.46	-
Male	2.39	4.20	-
Absentee Rate			
Direct Employees	6,466	6,218	3,211
Female	5,802	6,440	1,726
Male	7,147	5,980	1,485
Fatalities	0	0	0
OHS Training Attendees (person)	-	363	950
Direct Employees	-	242	886
Contractor Employees	-	121	64

	2017	2018	2019
Total OHS Training Hours (person*hours)	-	2,904	4,860
Direct Employees	-	1,936	4,348
Contractor Employees	-	968	512
Number of OHS Committees	-	6	6
Total Number of OHS Committee Members	-	38	38
Number of Employee Representatives in OHS Committees	-	14	14
Total Amount of Monetary Sanctions Due to Non-compliance to Legal Regulations (TL)	0	0	0
Total Amount of Monetary Sanctions Due to Non-compliance to Environmental Regulations (TL)	0	0	0
Total Amount of Monetary Sanctions Due to Non-compliance to Laws Regulating Provision of Products and Services (TL)	0	0	0

Employee Demographics

	2017	2018	2019
Total Workforce (number)	1,212	1,288	1,334
Female	614	666	696
Male	598	622	638
Employees by Contract Type			
Indefinite Contract	1,212	1,288	1,334
Female	614	666	696
Male	598	622	638
Temporary Contract	0	0	0
Female	0	0	0
Male	0	0	0
Employees by Education			
No Education	0	0	0
Primary Education	9	10	7
Secondary Education	78	77	70
University and Above	1,125	1,201	1,257
Employees by Age Group			
Female	614	666	696
18-30	190	221	232
30-45	395	416	429
45+	29	29	35
Male	598	622	638
18-30	137	133	138
30-45	383	400	408
45+	78	89	92
Senior Management Structure (Number)			
by Gender			
Female	1	1	1
Male	8	8	7
by Age Group			
18-30	0	0	0
30-45	1	0	0
45+	8	9	8

	2017	2018	2019
Mid-Level Management Structure (Number)			
by Gender			
Female	95	98	109
Male	116	125	131
by Age Group			
18-30	0	0	0
30-45	149	155	163
45+	62	68	77
Total Number of Disabled Employees	29	29	32
Female	8	8	9
Male	21	21	23
New Hires (Number)	111	176	168
Female	64	102	82
Male	47	74	86
Lay-offs (Number)	85	98	121
Female	38	49	51
Male	47	49	70
Employee Turnover	7,09	5,52	5,64
Female	3,09	2,64	1,98
Male	4,00	2,88	3,66
Employees Working Under Collective Bargaining Agreement (Number)	816	875	1.247
Number of Female Employees Took Maternal Leave	34	39	52
Number of Female Employees Came Back to Work After Maternal Leave	42	39	49
Number of Female Employees Stayed at Work 12 Months After Their Return From Maternal Leave	40	27	45

APPENDIX

United Nations Global Compact Communication on Progress

Principles	Report Section
Human Rights	
<p>Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights In order to advance the human factor; Anadolu Sigorta offers a fair, equal, safe working environment where human and workers' rights are taken into consideration for all its employees.</p>	Working Life, p. 42
<p>Principle 2: Businesses should make sure that they are not complicit in human rights abuses Anadolu Sigorta pays maximum attention to adhere to the international agreements Turkey is a part of in the workplace, especially the United Nations Universal Declaration on Human Rights, International Labor Organization's labour standards, and basic principles of human rights and social justice.</p>	Working Life, p. 42
Labour	
<p>Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining All Anadolu Sigorta employees are free to participate in unions and union management. More than 90% of our employees are union members and are employed with certain guarantees.</p>	Diversity and Equal Opportunity, p. 45
<p>Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour Per Anadolu Sigorta Business Ethics Guidelines, Anadolu Sigorta shows zero tolerance towards any activity involving forced and compulsory labour.</p>	Diversity and Equal Opportunity, p. 45
<p>Principle 5: Businesses should uphold the effective abolition of child labour Per Anadolu Sigorta Business Ethics Guidelines, Anadolu Sigorta shows zero tolerance towards any activity involving child labour.</p>	Diversity and Equal Opportunity, p. 45
<p>Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation Anadolu Sigorta makes all decisions regarding its employees irrespective of any race, religion, sect or belief, gender, mental or physical disability, age, and cultural or social status.</p>	Diversity and Equal Opportunity, p. 45
Environment	
<p>Principle 7: Businesses should support a precautionary approach to environmental challenges Anadolu Sigorta considers the issues of climate change and environment in general as crucial parts of its sustainability program and manages the related risks in an integrated manner.</p>	Climate Change and Environmental Management, p. 30
<p>Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility Anadolu Sigorta supports the mitigation of climate impacts through its products and services, where its impacts are more relevant. In this regard, one of the main goals of Anadolu Sigorta is to become the preferred insurance provider to renewable energy investments.</p>	Climate Change and Environmental Management, p. 30
<p>Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies Anadolu Sigorta supports the mitigation of climate impacts through its products and services, where its impacts are more relevant. In this regard, one of the main goals of Anadolu Sigorta is to become the preferred insurance provider to renewable energy investments.</p>	Climate Change and Environmental Management, p. 30
Anti-Corruption	
<p>Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery Anadolu Sigorta and all its members pay significant attention to; compliance with laws and regulations, ethical rules, justice, transparency, honesty and accountability, and abstain from any activities that could impact the reputation of the company and the insurance sector as a whole. No employee can be held responsible for any losses the company might incur for acting in line with ethical rules such as declining bribes or being involved in other acts of corruption.</p>	Internal Audit, p. 18 Legal Compliance and Business Ethics, p. 18

GRI CONTENT INDEX

GRI 102-55



For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102- 40 to 102-49 align with appropriate sections in the body of the report.

The service was performed on the Turkish version of the report.

GRI Standard	Disclosures	Page Number and/or URL	Omissions		
			Omitted Section	Reason for Omission	Additional Description
GRI 101: Foundation 2016					
General Disclosures					
Company Profile					
	102-1	ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ	-		
	102-2	http://www.anadolusigorta.com.tr/en/homepage	-		
	102-3	Istanbul, Turkey	-		
	102-4	http://www.anadolusigorta.com.tr/en/contact/address	-		
	102-5	Anadolu Sigorta Annual Report 2019 (p.17)	-		
	102-6	Anadolu Sigorta Annual Report 2019 (p.2, 48-49)	-		
	102-7	Performance Indicators (p.65-68)	-		
	102-8	Performance Indicators (p.67-68)	-		
	102-9	Business Partners (p.54-57)	-		
	102-10	Anadolu Sigorta Annual Report 2019 (p.17)	-		
	102-11	Risk Management (p.17)	-		
	102-12	Integrating Sustainability into the Business Model (p. 21); Sustainability Priorities (p.24)	-		
	102-13	Anadolu Sigorta is a member of Turkish Marine Environment Protection Association (DenizTemiz / Turmepa), Association of Corporate Communications Professionals, Global Relations Platform, Corporate Governance Association of Turkey, Istanbul Mineral and Metals Exporters' Association.	-		
Strategy					
	102-14	Message from the CEO (p.6-7)	-		
Ethics and Integrity					
	102-16	http://www.anadolusigorta.com.tr/en/investor-relations/corporate-governance	-		
GRI 102: General Disclosures 2016					
Governance					
	102-18	The Board of Directors and Senior Management Structure (p.17); Sustainability Management (p.23)	-		
Stakeholder Engagement					
	102-40	Stakeholder Engagement (p.25)	-		
	102-41	Performance Indicators (p.68)	-		
	102-42	Stakeholder Engagement (p.25)	-		
	102-43	Stakeholder Engagement (p.25)	-		
	102-44	Stakeholder Engagement (p.25)	-		
Reporting Practice					
	102-45	Anadolu Sigorta Annual Report 2019 (p.1, 32)	-		
	102-46	About the Report (p.5); Sustainability Priorities (p.24)	-		
	102-47	Sustainability Priorities (p.24)	-		
	102-48	Environmental Performance (p.65)	-		
	102-49	There were no major changes to the material issues or reporting scope in 2019.	-		
	102-50	01.01.2019 - 31.12.2019	-		
	102-51	01.01.2018 - 31.12.2018	-		
	102-52	Annual	-		
	102-53	Contacts (p.72)	-		
	102-54	About the Report (p.5)	-		
	102-55	GRI Content Index (p.70-71)	-		
	102-56	Legal Disclaimer (p.72) The report has been reviewed by internal quality reviewers. The report did not receive external assurance.	-		

Material Issues			
GRI Standard	Disclosures	Descriptions and Page Numbers	Omissions
Energy and Climate Change			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24); Climate Change (p.28-35)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24); Climate Change (p.28-35)	-
	103-3 Evaluation of the management approach	Sustainability Management (p.23); Sustainability Priorities (p.24); Climate Change (p.28-35)	-
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
	302-3 Energy intensity	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
	302-4 Reduction of energy consumption	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG Emissions	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
	305-2 Energy indirect (Scope 2) GHG Emissions	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
	305-4 GHG Emissions intensity	Addressing Climate Change and Energy Management (p.30-31); Performance Indicators (p.65)	-
Raising Insurance Awareness			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24); Raising Insurance Awareness (p.11-12)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24); Raising Insurance Awareness (p.11-12)	-
	103-3 Evaluation of the Management Approach	Sustainability Management (p.23); Sustainability Priorities (p.24); Raising Insurance Awareness (p.11-12)	-
Relations with Agencies and Business Partners			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24); Our Business Partners (p.54-57)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24); Our Business Partners (p.54-57)	-
	103-3 Evaluation of the Management Approach	Sustainability Management (p.23); Sustainability Priorities (p.24); Our Business Partners (p.54-57)	-
Integrating Sustainability into the Business Model			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Integrating Sustainability into the Business Model (p.22); Sustainability Management (p.23); Sustainability Priorities (p.24);	-
	103-2 The management approach and its components	Integrating Sustainability into the Business Model (p.22); Sustainability Management (p.23); Sustainability Priorities (p.24);	-
	103-3 Evaluation of the Management Approach	Integrating Sustainability into the Business Model (p.22); Sustainability Management (p.23); Sustainability Priorities (p.24);	-
Digital Future			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24); Digital Future (p.38-41)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24); Digital Future (p.38-41)	-
	103-3 Evaluation of the Management Approach	Sustainability Management (p.23); Sustainability Priorities (p.24); Digital Future (p.38-41)	-
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	New Economy and Insurance Sector (p. 13); Digital Future (p.38-41)	-

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Material Issues			
GRI Standard	Disclosures	Descriptions and Page Numbers	Omissions
Legal Compliance and Business Ethics			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24); Legal Compliance and Business Ethics (p.18-19)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24); Legal Compliance and Business Ethics (p.18-19)	-
	103-3 Evaluation of the Management Approach	Sustainability Management (p.23); Sustainability Priorities (p.24); Legal Compliance and Business Ethics (p.18-19)	-
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Legal Compliance and Business Ethics (p.18-19)	-
	205-2 Communication and training about anti-corruption policies and procedures	Legal Compliance and Business Ethics (p.18-19)	-
	205-3 Confirmed incidents of corruption and actions taken	Legal Compliance and Business Ethics (p.18-19)	-
GRI 307: Environmental Compliance 2016	307-1 Non-compliance with environmental laws and regulations	Performance Indicators (p.67)	-
GRI 415: Public Policy 2016	415-1 Political contributions	Legal Compliance and Business Ethics (p.18-19)	-
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	Legal Compliance and Business Ethics (p.18-19); Performance Indicators (p.65)	-
Working Life			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Sustainability Management (p.23); Sustainability Priorities (p.24)	-
	103-2 The management approach and its components	Sustainability Management (p.23); Sustainability Priorities (p.24)	-
	103-3 Evaluation of the Management Approach	Sustainability Management (p.23); Sustainability Priorities (p.24)	-
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Performance Indicators (p.65); Anadolu Sigorta pays equal salary for equal work. Gender is not used as a criterion for remuneration.	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Performance Indicators (p.68)	-
	401-3 Parental leave	Performance Indicators (p.68)	-
GRI 403: Occupational Health and Safety 2016	403-1 Workers representation in formal joint management-worker health and safety committees	Occupational Health and Safety (p.49-51); Performance Indicators (p.66-67)	-
	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Occupational Health and Safety (p.49-51); Performance Indicators (p.66-67)	-
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Talent Management (p.46-47); Performance Indicators (p.66)	-
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Working Life (p.44-47); Performance Indicators (p.67-68)	-
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Working Life (p.45-46)	-

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