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**ANADOLU  
SİGORTA**

Integrated Sustainability  
Report 2024





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# About the Report

GRI 2-1; GRI 2-2; GRI 2-3; GRI 2-4

**We are delighted to present our fourth Integrated Sustainability Report. This report has been developed to provide a more holistic overview of our sustainability approach.**

We are pleased to present our sustainability efforts to all our stakeholders through our report. These efforts are carried out assiduously and integrated into our business processes, demonstrating our commitment to adding value to our country. We have prepared our Integrated Sustainability Report in compliance with the GRI Sustainability Reporting Standards and the International Integrated Reporting Council's (IIRC) guidelines. In this context, we focus on our material sustainability topics, how we address them, and our performance. We also provide a comprehensive overview of our activities and progress within the framework of the United Nations Global Compact (UNGC), of which we are a signatory. Through this report, we are pleased to share with you reliable, transparent and comparable information on how we integrate our sustainability approach into our business practices.

Our Integrated Sustainability Report covers our activities, services and all locations of our company for the period from January 1, 2024 to December 31, 2024. Unless otherwise stated, our data for the reporting period reflects the figures for the end of 2024.

Should you have any questions, comments or suggestions regarding our Anadolu Sigorta Integrated Sustainability Report or our sustainability management, please forward them to us [here](#).







# Message from Our Chairperson of the Board Of Directors

GRI 2-12; GRI 2-13; GRI 2-14; GRI 2-17; GRI 2-22

## *Our Distinguished Stakeholders,*

As we turn the page on a century, Anadolu Sigorta is focusing not only on its past, but also on its responsibility for the future. In 2024, we successfully navigated change by managing it and transforming uncertainty and crises into strategies and opportunities. Our approach was shaped not only by financial indicators, but also by our commitment to resilience, adaptability and social benefit. Challenging economic conditions, geopolitical tensions, and the exacerbating impact of the climate crisis forced us to reconsider our approach not only within our sector but also across all global value chains. In a year of escalating global challenges, we have clarified our course: to forge ahead with determination towards a fairer, more equitable, more resilient, and sustainable future.

Our approach to sustainability is holistic, incorporating environmental, social, economic and governance dimensions. As part of this commitment, we have taken, and continue to take, decisive action to empower women, promote equal opportunities, ensure transparent governance and enhance disaster resilience. The fact that 66% of our Board of Directors are women is testament to this commitment. We extend this commitment beyond our organisation by participating in initiatives such as the 30 Percent Club and the UN Women's Empowerment Principles (WEPs - Principles In Action).

In 2024, we integrated sustainability into our processes, including those relating to procurement, events and organizational activities. We verified our emission calculations in line with the ISO 14064 Standard. By means of these measures, we have elevated our environmental performance to a more accountable, effective and quantifiable standard.

We continued to advance our social impact efforts, embracing them as part of our corporate culture. The projects we implemented enabled us to provide enhanced support to diversified societal community groups. These projects focused on raising environmental awareness with "The Eyes of the Forest", contributing to education with "Anadolu Sigorta Libraries", reaching out to stray animals with the Rescue Vehicle and promoting gender equality with the #MoreEqual program.

This report not only recapitulates the past year, but also reflects our values, our aspirations and our future goals. In the coming period, we are committed to leveraging climate risks to create opportunities, integrating technology with social benefits, and developing solutions that will benefit society as a whole.

We recognize that our adaptive capacity and commitment to social responsibility are the pillars of our century-long legacy. Looking ahead, we are dedicated to building a strong, fair and sustainable Anadolu Sigorta that works for the greater good and has the vision to anticipate and define the future.

Sincerely,

**Füsün Tümsavaş**

*Chairperson of the Board Of Directors*



# Message from Our CEO

GRI 2-12; GRI 2-13; GRI 2-14; GRI 2-17; GRI 2-22



## *Our Stakeholders,*

Inspired by the development spirit of the Republic, Anadolu Sigorta was founded in 1925 and is now advancing into its 100<sup>th</sup> year. Guided by the awareness that it is not just a company, but the steward of a vision, Anadolu Sigorta has remained true to its guiding principles despite economic fluctuations and changing expectations. Regardless of these challenges, we have remained true to our guiding principles. Throughout this process, we, at Anadolu Sigorta, have examined not only external conditions, but also our own internal processes. We continue to build structures that streamline our operations and facilitate agile decision-making. Adopting this approach as a cultural transformation rather than merely a management model aligns with our belief that a company's true strength lies in its ability to leverage synergy rather than its structure.

By incorporating insights from the past with the needs and expectations of the present, we achieved 57.3% growth in premium production in 2024, reaching 69.5 billion TRY. In the non-life branches, our market share reached 9.42%. Sustainability-linked Eurobond holdings in our investment portfolio grew to 879 million TRY. By focusing on both financial success and value creation, we made sustainability an integral part of our business model through digitalization.

We set out with a straightforward vision for digitalization. We embraced technology as an integral part of our processes, shifting our perspective away from viewing it merely as a tool. We implemented AI solutions across departments, including product design and customer experience. The commitment of our colleagues in embracing transformation in an ever-changing field proved highly valuable to us, complementing the awards we earned. Our success at the IDC DX Summit and the Future of AI & Cloud Awards is a reflection of the concerted team effort within our organization.

Every step we have taken, from reducing our energy consumption to monitoring our carbon footprint, from making social investments to implementing inclusive policies, has aligned with our goal of incorporating sustainability into the ethos of our organization. By improving our emission management processes in line with international standards, we have increased our corporate resilience to environmental risks. We have likewise introduced various education and awareness programs to enhance financial literacy within society. Reaching a broad audience through digital platforms has strengthened risk awareness and contributed to financial inclusion. None of this would have been possible without well-planned projects and the hard work of a dedicated team. The dedication of each Anadolu Sigorta employee proved invaluable along the way. The collective contributions of everyone we have reached — from our agents, who first interact with our customers, to our software specialists, who develop analytical models — contributed to our progress.

The goals we are setting and pursuing are straightforward – to implement a more digital, agile and inclusive insurance strategy. Our commitment to common sense, collaborative teamwork and stakeholder trust illuminates our path towards achieving these goals. At Anadolu Sigorta, we bear the responsibility of securing both the present and the future, and remain dedicated to achieving further collaborative success in the new century. As we enter a new era, I would like to extend my heartfelt thanks to all my colleagues for their invaluable support and dedication throughout our journey of production, insight and development. I would also like to express my sincere gratitude to all our customers, business partners, and stakeholders for their unwavering trust in us.

Sincerely,

**Z. Mehmet Tuğtan**  
CEO





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# Our Corporate Profile



# About Us

GRI 2-1; GRI 2-6

Anadolu Sigorta was founded on March 8, 1925, inspired by the vision and initiative of the Great Leader Atatürk. We have proudly upheld this legacy as a subsidiary of Türkiye İş Bankası for almost a century.

We continue our activities in all insurance branches, such as Accident, Personal Accident, Fire, Transportation, Engineering, Health, Agriculture, Legal Protection, Liability, Aviation, Credit, Surety, and Special Risk, and we continue to grow and develop on the path we set out on, committed to providing social welfare by compensating, to some extent, for the damage caused by natural disasters.

We serve more than 3 million customers nationwide through 3,003 agencies and 136 brokers. The network includes branches of the following banks: Türkiye İş Bankası A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Arap Türk Bankası A.Ş., Alternatif Bank A.Ş., Albaraka Türk Katılım Bankası A.Ş. and QNB Bank A.Ş.

Building on our firmly established century-long experience in the sector, we adopt a holistic approach to economic and social development, committed to creating greater value for our customers and all stakeholders. Motivated by our mission to lead the sector and grow the value of our company, we remain committed to promoting insurance awareness in our country.

## Our Corporate Values

### A company entrenched in history

- Founded in virtue of Atatürk's instructions.
- We pioneered the insurance sector in Türkiye as the first national insurance company.
- Our strong corporate structure is firmly rooted in our insurance expertise.

### Pioneership

- We are pioneers in product creation.
- We pioneer technological innovation.
- We are committed to continuity while retaining the capacity to renew ourselves.
- We uphold a leading role in social responsibility.

### Integrity

- We uphold ethical values.
- We are committed to keeping our promises.
- We adhere to the principle of transparency.
- We never compromise on humanitarian values.

### Powerful Structure

- We hold a strong and sustainable financial position.
- We have an extensive and effective service network.
- We attract and retain highly qualified human resources.
- We draw strength from the synergy of İşbank.

## Our Vision

- To make Anadolu Sigorta the preferred insurance brand for anyone who needs insurance.
- To acquire the strength needed to establish Anadolu Sigorta as a reference point in the global insurance industry.

## Our Mission

Aligned with our corporate values,

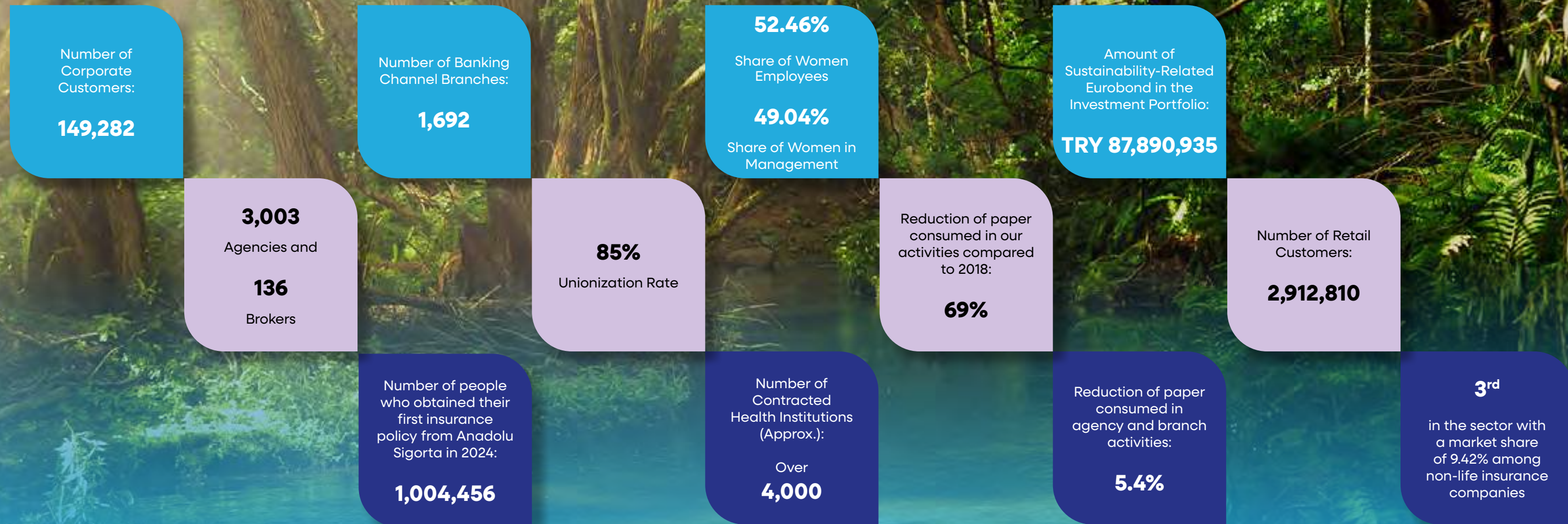
- Lead the sector
- Create a broader public awareness of insurance in Türkiye
- Adopt a customer-focused approach to service
- Increase our financial power to international standards
- Enhance the value of our company





# Anadolu Sigorta in Numbers

GRI 2-8







# Anadolu Sigorta Celebrates Its 100<sup>th</sup> Anniversary

**Marking the end of a century at Anadolu Sigorta, founded in 1925 by the visionary Great Leader Mustafa Kemal Atatürk, it is with great pride that we reflect on our leading role in Türkiye's development initiatives, disaster relief efforts, and social solidarity initiatives, setting a new standard beyond insurance.**

Over the course of our century-long history, our country has persevered through arduous periods. From the Erzurum earthquake of 1924 to the Kahramanmaraş earthquake of 2023, it has been our privilege to provide vital support in the form of claims payments to individuals and communities in the aftermath of every devastating disaster. In the event of large-scale fires, we have responded swiftly to provide compensation and maintain economic continuity.

Our company significantly contributed to Türkiye's industrialization process. Starting with the construction of the railway in 1925, we continued to provide infrastructure insurance coverage for projects such as Şişecam, Ereğli Demir ve Çelik Fabrikaları TAŞ (Erdemir) (Eregli Iron and Steel Works Turkish Joint Stock Company), Fatih Sultan Mehmet Bridge and the Atatürk Dam. Ultimately, we have made a lasting contribution to our country's development.

Building on our extensive experience, we have steered the sector forward by introducing innovative solutions that respond to and adapt to emerging requirements. Anadolu Sigorta has always been a step ahead, as demonstrated by our evolution from agricultural insurance to becoming the first Turkish insurance company to offer a residential insurance package, and from setting up the first Turkish insurance company abroad to becoming the first on-site R&D-certified insurance company in Türkiye.

You may access information about the milestones in our company's history [here](#).





# Our Sustainability Journey

GRI 2-1

## 2019

- We published our first Sustainability Report and established our Sustainability Committee. We produced and issued our **“Sustainability”, “Environment”, “Climate Change”** and **“Anti-Bribery and Anti-Corruption” policies**.
- We revised our "Code of Ethics and Principles of Practice".
- We signed the United Nations Global Compact (UNGC).

## 2018

- We identified our material topics in the field of sustainability. We accelerated our Paper-Free Insurance efforts.

## 2020

- We have focused on reducing emissions generated from our operations. We established our Environmental and Social Risk Management System to minimize our negative impact and maximize the positive impact of our insurance and investment activities. We published our **“Management of Environmental and Social Impacts”** and **“Responsible Investment”** policies.

## 2021

- We have signed the Women's Empowerment Principles (UN WEPs).
- We participated in the UN Young SDG Innovators and Target Gender Equality programs.
- We were included in the BIST Sustainability Index.
- We were awarded the Great Place to Work Certificate..

## 2022

- We published our first Integrated Sustainability Report. We initiated the CDP (Carbon Disclosure Project) Climate Change disclosure.
- We were awarded the Zero Waste Certificate for our Head Office building.
- We published our **Equality Policy**.

## 2023

- We published our **"Sustainability Communication"** policy.
- We joined the Women's Empowerment Principles (UN WEPs) "Principles In Action" Project.
- We incorporated electronic and coffee waste into our waste management practices.

## 2024

- As part of our commitment to integrating sustainability into our business processes, we have restructured our purchasing, events and organizational processes.
- We have updated the annex to our Environmental and Social Impact Management Policy to include cyanide and gold mining as prohibited operations.
- Our emissions calculations were verified according to the ISO 14064 standard.





# Our Product Groups

GRI 2-6; GRI 3-3

As a well-established company operating in insurance and reinsurance, our core responsibility is to minimize losses on behalf of our customers as their insurance solution partner in risk management processes. From a sectoral perspective, our goal is to facilitate social balance by mitigating financial uncertainties and instilling confidence in individuals and businesses for the future.

According to the 2024 Premium Production data from the Insurance Association of Turkey (TSB), our company leads the industry in the Land, Water and

Aircraft branches. In addition, we rank second in the Accident, Illness/Health, Aircraft, Transportation, Fire and Natural Disasters branches.

In the Land Vehicle sector in particular, our comprehensive insurance policies are tailored to customer needs, offering a diverse product portfolio that establishes us as a leading player in the market. Thanks to their high level of coverage, our Combined Comprehensive Motor Insurance, Affordable Comprehensive Motor Insurance, Electric Vehicle

Insurance and Brand Comprehensive Insurance products appeal to customers.

In health insurance, we strengthen our position in the sector with our Personal Health Insurance and Complementary Health Insurance products, which also have an important position in the sector, as well as Risky Diseases Insurance, Breath Health Insurance, Overseas Travel Health Insurance and other health insurance products.

In Fire and Allied Perils Insurance, we provide assurance to our policyholders

against risks that may arise in both residences and workplaces through our Compulsory Earthquake Insurance as well as our Residential Insurance and Commercial Fire Insurance products. In addition, we can provide customized coverage through the packages we have specifically created for workplaces.

We add value to our sector by offering innovative products that serve the modern insurance market and emphasise sustainability. Designed in a structure that automatically realizes compensation payments based on a certain parameter,

My Flight is Safe Insurance is among the firsts in the parametric insurance genre. In addition, we support modern insurance and invest in the future against new risks with Başka Comprehensive Motor Insurance, My Pet is Safe Insurance and Cyber Security Insurance. Our products that contribute to the environmental dimension of sustainability include Personal Rooftop Solar Energy Panel Insurance and Electric Vehicle Comprehensive Motor Insurance.

## At Anadolu Sigorta, we operate in the following branches:

- Accident insurance
- Illness/Health Insurance
- Land Vehicls Insurance.
- Aviation Insurance
- Ship Hull and Machinery Insurance
- Marine Goods on Transit Transportation Insurance
- Fire and Allied Perils (Natural Disasters) Insurance
- Miscellaneous (General Damage) Insurance
- Aviation Liability Insurance
- General Liability Insurance
- Legal Protection Insurance
- Financial, Credit and Bond Surety Insurance





# Awards

GRI 2-28

## Innovation and Technology Awards

We won the Gold Award in the **"Most Innovative Product"** category at the Payment Systems Magazine (PSM) Awards for our **"Attractive Location Optimization"** project.

At the Smart-i Awards, we were awarded gold in two categories: **"Most Innovative Product"** for our **"Glass Repair/Replacement Detection Project with Artificial Intelligence"** project, and **"In-House Innovation"** for our **"HR Assessment Centre Analysis with Artificial Intelligence"** project. In addition, we received a silver award in the **"Social Responsibility"** category for our **"Anadolu Sigorta Libraries"** project.

At the Future of AI & Cloud Awards, we received two awards: one for our project **"Transformation of In-Place Files into Automation with Machine Learning and Decision Support System"** in the **"Best Machine Learning"** category, and one for our ChatGPT-based HR chatbot project in the **"Best AI Virtual Agents & Bots"** category.

## Sectoral and Service Awards

We won the Gold Award in the **"Insurance Brand of the Year"** category at the E-Commerce Public Voting Awards, held as part of the E-Commerce Summit.

We **came first** in the Finance, Insurance and Other Financial Services category in the 2023 Service Export Champions ranking, organized by the Service Exporters Association.

We were recognized and selected as Türkiye's **most reputable brand** in the insurance category at the Reputation Awards of the Turkish Reputation Institute.

We received the **"Turkey's Most Reputable Business Partner"** award in the **"Health Insurance"** category at the B2B Excellence Awards, organized collaboratively by Marketing Türkiye and Quantum Research.

We received the **"Silver"** award in the **"Elementary Insurance A"** category at the 9<sup>th</sup> A.C.E. (Achievement in Customer Excellence) Awards, organized by the web platform Şikayetvar.

## Corporate Responsibility and Social Impact Awards

Our **"Eyes of the Forest"** project won an award in the **"Value Adding Projects – Environment"** category at the Social Benefit Awards.

Our **"Eyes of the Forest"** project was awarded the **"Corporate Responsibility Environment"** prize at the TÜHİD (Turkish Association of Public Relations) Golden Compass Awards.

We received the **"Awareness"** award at the Women-Friendly Brands 2024 Awards for our **#MoreEqual Gender Equality Program**.

## Corporate Reputation and Reporting Awards

We received the Gold award in the **"Best Insurance Report"** and **"Best Cover in the EMEA Region"** categories, and the Platinum award in the **"Best Financial Services Report"** category, presented by the League of American Communications Professionals (LACP).

We received the Bronze award in the **"Best Annual Report – Public Companies"** category at the Stevie International Business Awards.

We were awarded the silver prize in the **"Life and Health Integrated Presentation"** category at the 2023 IADA **"International Annual Report Design Awards"** for our 2023 Activity Report.

## Advertising, Communication and Marketing Awards

We were recognized at Felis Awards in **"Finance and Humor"** category with **"Hay Aksi"** motor insurance commercial film.

At the Crystal Apple Awards, the **"Hay Aksi"** commercial received the Crystal Apple in the **"Banking, Insurance and Financial Services"** Film (TV & Cinema) Sectoral category, and the Kasko Car Alarm radio spot received the Crystal Apple in the **"Service"** category in the Radio Sectoral category.

Our car insurance commercial won the **gold award** in the 'Insurance Services' category at the Effie Türkiye Awards.

We won the gold award in the Finance category of the Film section with our Kasko Insurance commercial, the bronze award in the PR section with our **"Eyes of the Forest"** project, and the Social Brands Data Analytics award for our social media performance at the Brandverse Awards





# Our Memberships and Collaborations

GRI 2-28

UN Women's Empowerment Principles

UN Global Compact

Global Compact Signatories Association

Corporate Governance Association of Türkiye

Turkish Marine Environment Protection Association (TURMEPA)

30% Club

Corporate Communicators Association

(International Network of Insurance - INI)

Health Association

Insurance Association of Türkiye

Global Relations Forum (GRF)

Business Against Domestic Violence – BADV

Exporters Association



# 2

## Insurance of Tomorrow: Future Trends and Sectoral Vision





# Overview of the World and Turkish Economy

## Current State of the World Economy

According to the April 2025 edition of the International Monetary Fund's (IMF) World Economic Outlook report, projected global growth is set to reach 2.8% in 2025 and 3% in 2026. Unprecedentedly, these growth rates are notably lower than the historical average of 3.7% recorded between 2000 and 2019.

Global headline inflation is expected to decline at a slightly slower pace. Headline inflation is projected to fall to 4.3% in 2025 and 3.6% in 2026. Disinflationary tendencies are expected to emerge at a faster pace in developed economies, where inflation is anticipated to reach target levels sooner. In contrast, disinflationary trends are expected to unfold more gradually in developing economies.

Compared to other major economies, the United States recorded the sharpest recovery, surpassing its gross domestic product (GDP) level. Meanwhile, the European economy weathered a deeper shock due to rising energy costs and deteriorating trade balances, which were triggered by the Russo-Ukrainian War. This, in turn, hindered regional recovery.

Interest rate hikes are a key instrument for many central banks worldwide to contain economic pressures. However, high interest rates and currency depreciation can exacerbate economic fragility, particularly in low-income countries.

Real Growth GDP (%)	2023	2024	2025E
World Output	3.3	3.3	2.8
Advanced Economies	1.7	1.8	1.4
<i>United States</i>	2.9	2.8	1.8
<i>Euro Area</i>	0.4	0.9	0.8
<i>Japan</i>	1.5	0.1	0.6
Other Advanced Economies	1.9	2.2	1.8
Emerging Market and Developing Economies	4.4	4.3	3.7
<i>China</i>	5.4	5.0	4.0
<i>India</i>	9.2	6.5	6.2
<i>Russia</i>	4.1	4.1	1.5
<i>Türkiye</i>	5.1	3.2	2.7
IMF World Economic Outlook April 2025 E: Estimated			





# Overview of the Turkish Economy



Strategic and integral to the financial sector, insurance retains its growth potential based on both global dynamics and domestic developments. In times of escalating global risks such as natural disasters and climate change, the insurance sector contributes to economic stability and assumes a pivotal role in promoting social well-being.

According to the figures disclosed by the Turkish Statistical Institute (TURKSTAT) Gross Domestic Product (GDP) grew by 3% in the fourth quarter of 2024. Over the same period, finance and insurance sectors accounted for an expansion of 4.9%, while the agricultural and industrial sectors grew by 3.9% and 0.5%, respectively.

The current account deficit, valued at 10 billion USD in 2024, declined to 0.8% of GDP. The 2025–2027 Medium-Term Program (MTP) of the Presidency of Strategy and Budget of the Republic of Türkiye estimates the current account deficit at 1.7%. In 2024, export figures increased by 2.5% compared to the same period last year, hitting USD 262 billion while import figures plunged by 4.9%, dropping to USD 344 billion. Consequently, the volume of foreign trade shrank by 1.9%, ending the year at USD 606 billion.

On 31 December 2024, Turkey's five-year credit default swap (CDS) risk spreads fell by 23 basis points compared to 31 December 2023, dropping to 265 basis points.

MTP* and Expectations of International Financial Institutions for Türkiye in the 2023–25 Period						
YEARS	Real Growth GDP (%)			Inflation Rate (%)		
	IMF	OVP	OECD	IMF	OVP	OECD
2023	5.1	5.1	5.1	53.9	64.8	53.9
2024 (E)	3.2	3.5	3.2	58.5	41.5	58.5
2025 (F)	2.7	4.0	2.9	35.9	17.5	31.4

*\*MTP: Medium-Term Program of the Presidency of the Republic of Türkiye, Strategy and Budget Directorate*

*\*E: Expectation F: Forecast*

The Turkish economy grew by 3.2% in 2024, according to TURKSTAT data with a population of 85 million. Türkiye's GDP amounted to TRY 43 trillion 410 billion 514 million, with a GDP per capita of TRY 507,615.





# Global Insurance Sector Outlook

In an era of unprecedented economic, technological and environmental unpredictability, the global insurance sector is undergoing a period of significant transformation.

Elevated levels of inflation, geopolitical tensions, and climate-related threats have a direct and profound impact on individuals, governments, and companies. Against this backdrop of evolving risks, the insurance sector is emerging as a key player, offering financial protection and promoting social resilience and sustainable development.

The World Economic Forum's 2024 Global Risks Report reveals that the major risks are disinformation, extreme weather events, social polarization, and vulnerabilities in cyber security. The accelerating adoption of technology and ever-shifting customer expectations mandate a new industry structure characterized by intertwined competition and collaboration.

Continued economic growth, resilient labour markets and steadily rising real incomes due to suppressed inflation are key drivers of insurance demand.

Total global premium production is expected to grow by 4.6% in 2024, with real growth predicted to stabilize at 2.6% in both 2025 and 2026. Growth is expected to be particularly concentrated in life insurance. Non-life branches are expected to experience relatively limited growth due to challenging market conditions. Non-life branches are expected to account for 57% of total production, with life branches accounting for the remaining 43%. This structure is expected to remain largely unchanged over the next 10 years.

The repercussions of climate change-related disasters are manifesting at an accelerating rate. According to AON's global risk assessments, 2024 set a new record as the hottest year on record, resulting in total economic losses worldwide estimated at USD 368 billion, of which USD 145 billion had insurance coverage. Compared to the 21st-century average, this represents a 54% increase. The most substantial loss occurred in the US, with Hurricane Helen exclusively accountable for USD 75 billion worth of economic loss. To address the growing threat of climate risks, insurance companies must develop more comprehensive and innovative products.

Amidst soaring disaster rates and temperature anomalies, insurance companies and reinsurance markets are under mounting pressure due to unstable capital structures. 2024 was the sixth consecutive year in which the sector experienced its highest cost impact. These circumstances highlight the importance of reinforcing infrastructure, devising adaptation strategies and streamlining disaster management to incorporate preventive measures.

Under these circumstances, the role of the insurance sector in compensating for financial losses accounts for only part of its remit. The sector now positioned as a structure that builds social resilience against uncertainty, secures the future plans of individuals and institutions, and integrates with technological and climatic transformations. Effective liquidity management, resilient capital structures and agile operational capacity are essential for success in this transformation. Despite the unpredictable evolution of future risks, the insurance sector upholds its critical role in establishing a reliable network grounded on trust.





# Insurance Sector Overview in Türkiye

In this era, the insurance sector plays a key role in supporting economic balance and sustaining social welfare in the face of major challenges posed by global risks related to natural disasters and climate change.

As of December 2024, a total of 74 companies are operating in Türkiye's insurance and private pension sectors in different capacities. 50 companies are involved in non-life branches, 20 companies are operating in life and pension branches, and 4 companies are engaged in reinsurance operations.

According to the premium production data released by the Insurance Association of Türkiye (TSB) for December 2024, a total of TRY 838.5 billion was produced by the end of the month, representing a 72.5% increase compared to the same period the previous year. Of this, 88.1% is attributed to the non-life branch and 11.9% to the life branch. Compared to the same period the previous year, the non-life branch grew by 72% and the life branch by 76.2%.

Analysis of growth rates by branch demonstrated that the fire and natural disasters branch recorded nominal and real increases of 86.69% and 29.3% respectively, the illness and health branch recorded nominal and real increases of 93.02% and 33.69% respectively, and the accident insurance branch recorded nominal and real increases of 65.69% and 14.76% respectively. These figures suggest that risk awareness is growing steadily in society and that the sector is effectively responding to this demand.

The enforcement of the IFRS 17 standard, which was published in the Official Gazette in December 2024, has been postponed until 2026, and the insurance sector continue to implement the necessary preparations. Furthermore, the aim is to establish a risk management system that aligns with the European Union's Solvency II standards — the regulatory system established by the EU to ensure the financial stability of insurance companies — and to consolidate the capital adequacy and risk management framework.

Circular No. 2024/18, published by the Insurance and Private Pension Regulation and Supervision Agency (SEDDK), updated the publication process for internal system reports relating to the insurance and private pension sectors. Following this update, reports on completion periods and business interruptions were made available on companies' websites from October 2024 onwards. Additionally, new companies granted operating licences must submit reports by the end of the quarter following the commencement of premium production.

Within the scope of disaster management, the 2025-2027 Medium-Term Program issued by the Presidency's Strategy and Budget Directorate stated that disaster insurance covering all hazards would be developed and expanded from the first quarter of 2025.





# Our Strategic Goals and Market Position

GRI 3-3;

**“Building on our success in 2023, we made significant progress in 2024, achieving outstanding operational and financial performance. Our premium production reached TRY 69.5 billion, marking a substantial 57.3% increase compared to the previous year. We secured a 9.42% market share among non-life insurance companies.”**

**“Our commitment is to continue producing and creating value that contributes to social development, for the benefit of future generations.”**

**“We concluded 2024 as the industry leader in the Motor Vehicles, Watercraft and Bond Insurance branches, and ranked in the top three across a total of 10 branches.”**

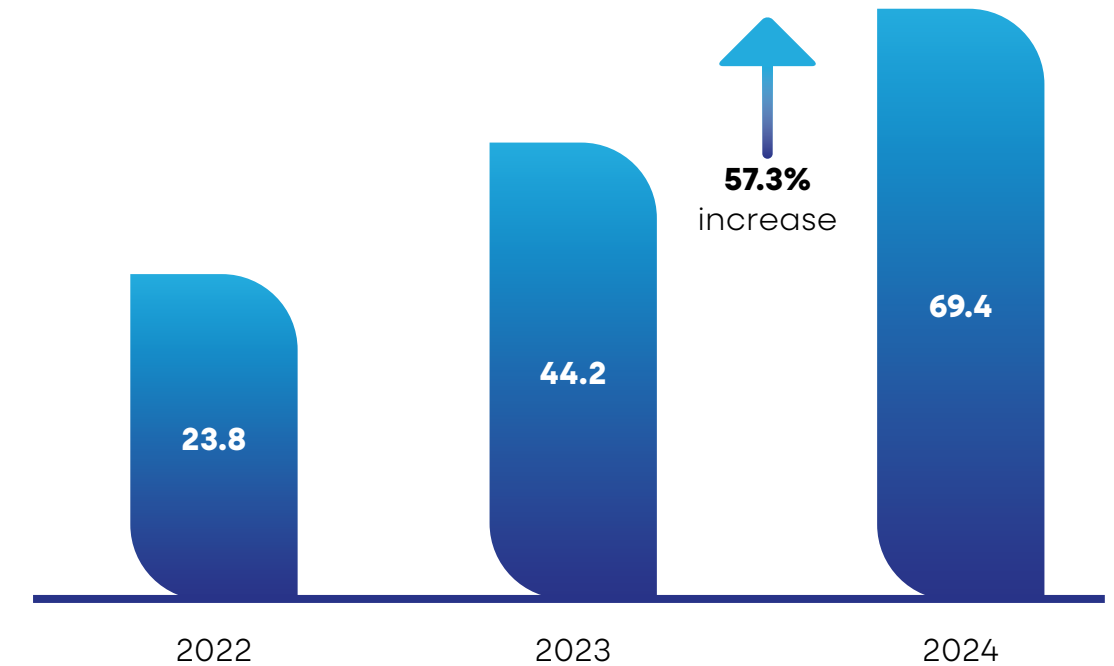
Compared to the previous year, our total assets increased by 64.8%, standing at TRY 96.2 billion by the end of 2024. During the same period, our investment income surged by 43% to reach TRY 16.7 billion. In 2024, the company's average return on equity was 48.5%, while its return on assets stood at 11.3%. Based on our activities in 2024, our net profit for the period increased by 84.1% compared to the previous year, reaching TRY 10.9 billion. Furthermore, in line with our commitment to financial resilience, we improved our regulatory solvency ratio by 42%. Through our efficiency-focused efforts, we achieved a 53.8% increase in production per employee and an 80% increase in profitability per employee.

We operate through 11 Regional Directorates and one Sales Office, including our branch in Northern Cyprus (TRNC). Capitalizing on our 100-year heritage and the expertise we have accumulated over generations, we remain a reliable solutions partner and an innovative pioneer navigating today's rapidly evolving landscape.

We regularly update and refine our high-quality services in response to evolving trends, changing needs, and shifting priorities. We closely monitor current developments that may present risks or opportunities to our industry. We recognize that proper risk assessment requires a thorough and accurate analysis.

The strategic goals we have set, in line with the developments we are closely monitoring, will have a direct impact on our operations and market position. Embracing the responsibility of being a leading company in our sector, we prioritize implementing processes that focus on experience and trust. To this end, we strive to retain a young and dynamic structure capable of rapidly adapting to evolving conditions. We are committed to developing innovative products and services that will simplify our customers' lives, create social benefits and contribute to a sustainable future.

Premium Production (TRY Billion)





# Financial Stability and Sustainability Perspective

GRI 3-3; GRI 201-1;  
GRI 201-2

Multiple adverse factors have recently had an impact on the global economy, including geopolitical tensions, armed conflicts and wars, trade disputes, natural disasters and pandemics. Nevertheless, advances in technology have accelerated the integration of digital transformation processes across all sectors.

2024 marked a period of challenging macroeconomic developments for our country, which had a significant impact on the insurance sector. Committed to upholding our customers' unwavering trust, we have optimized our business processes to adapt to the digital era. We are developing innovative products and services tailored to our customers' needs, offering effective, rapid solutions. At the same time, we are continuing our efforts to strengthen our financial structure and make it more robust and resilient.

Our commitment to sustainability and digitalization is driving our efforts to enhance our practices and economic performance. As part of our ongoing preparations for the transition to

insurance contracts legislation under International Financial Reporting Standards (IFRS 17), we are maintaining our progress with unwavering momentum. Our investment strategies are under review to include green bonds and other sustainable investment funds.

As part of our commitment to responding to shifting demands in the insurance sector, we closely monitor developments and offer tailored solutions that address emerging needs. To sustain consistent growth over the long term, we are investing in measures to improve our financial performance. Thanks to our innovative approach, we retain our position as a prominent and reliable company in our sector.

We integrate sustainability into our business processes, striving to maintain operational efficiency while aligning our approach with economic, social, and governance criteria. We develop our products, services, projects and goals in line with our sustainability strategy, creating value in the process. We are committed to expanding our product

portfolio and service network based on our insights into our customers' needs and their approach to sustainability.

Recognizing our responsibility to contribute to social value, we implement social responsibility projects that promote sustainable development. During the reporting period, we increased our donations and social responsibility expenditure from TRY 27,899,935 to TRY 56,307,949. We allocated TRY 56,227,949 to social responsibility projects and TRY 80,000 to donations.

We advocate for women's representation in the workforce and gender equality. Our gender equality policies are aligned with the United Nations' Women's Empowerment Principles, and we share updates on our efforts under the heading "We Call For a #MoreEqualSociety".

Detailed data on our financial indicators for the past four years is presented in the table below:

Financial Indicators (TRY Million)	2024	2023	2022	2021
Total Assets	96,198	58,368	30,706	16,776
Total Equity	30,656	14,204	6,048	3,204
Net Profit	10,878	5,909	1,133	522
Gross Premium	69,589	44,228	23,756	10,735
Paid Claims	34,629	28,086	10,204	5,300
Remuneration and Fringe Benefits Provided To Employees	4,075	1,446	684	336
Donations	0.08	10	-	0.04
Profit for the Period Tax and Legal Provisions	3,259	1,664	277	177
Payments to Shareholders (Dividends)	-	-	-	160





# 3

## Governance

# Architect of Trust: Ethics, Transparency and Compliance



# Our Board of Directors

GRI 2-9; GRI 2-10; GRI 2-11; GRI 2-12; GRI 2-13; GRI 2-17

As a publicly traded shareholding company, we have designed our organizational structure to reflect our commitment to transparent, accountable, impartial and responsible management. Our Board of Directors is organized under the provisions of the Turkish Commercial Code No. 6102, the Corporate Governance Principles, the Capital Markets Legislation, and the Insurance Legislation. We oversee the company's operations through the Board of Directors and its affiliated committees. Our Corporate Governance Committee conducts an annual performance evaluation of the Board.

Our Board of Directors incorporates nine members, six of whom are executive women. This composition of the Board reflects our commitment to gender equality. **Our Women's Board Membership Policy**, effective from October 24, 2024, outlines our principles, foundations and goals for mainstreaming gender equality.

Under the leadership of our experienced and insightful Board of Directors, we are committed to a sustainable approach. Material topics are communicated to the Board for periodic review. Based on these

assessments, we devise recommendations and provide any assistance required by our Executive Board promptly.

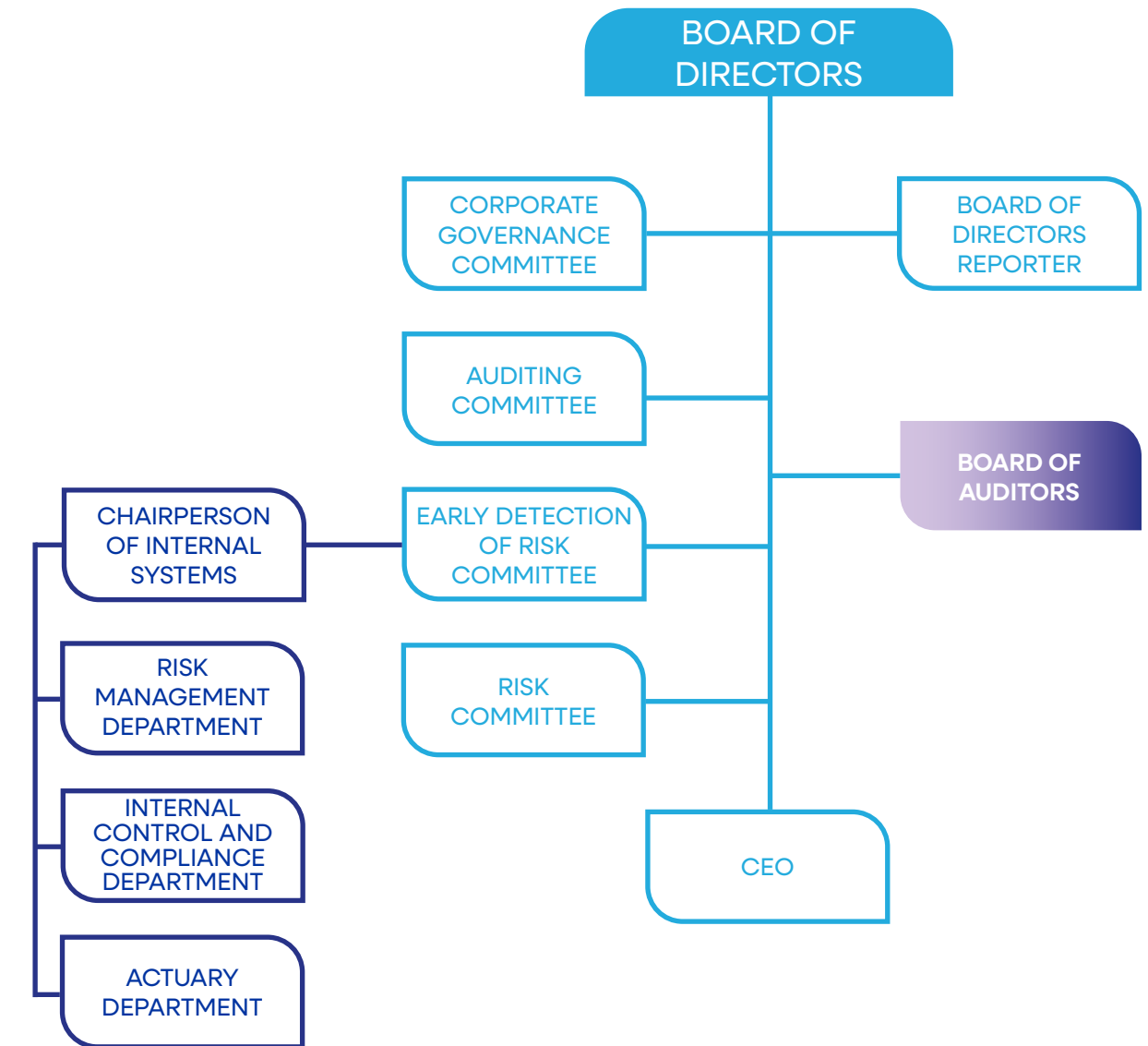
The independent members of our Board of Directors may also have other roles outside the company.

To support the Board of Directors in their decision-making processes, consultation may be sought from external experts or consultancy services on certain matters, notwithstanding the approval of Company management. In such cases, the consultancy service costs are covered by the company budget. Subject to Article 366/2 of the Turkish Commercial Code, the Board of Directors may establish committees and commissions, including Board members, to monitor corporate progress, prepare reports on submitted matters, enforce decisions, and conduct internal audits. Article 4.5.7 of the Capital Markets Board's Corporate Governance Communiqué (II-17.1) guarantees Board committee authority to engage external consultants without Company management approval. According to this article, committees may solicit independent expert advice on matters

they deem relevant to their activities, and the Company shall pay for any consultancy services they require.

As part of our efforts to consolidate our position as a leader in the sector, our Board of Directors decides on and implements strategic plans. Aligned with our corporate governance principles, we regularly review the Board's performance to evaluate the effectiveness and accuracy of its decisions. Our Corporate Governance Committee conducts this evaluation process once a year, based on feedback from our committees. The Board of Directors then incorporates these conclusions into its ongoing efforts to refine our business processes and enhance our corporate governance structure.

At Anadolu Sigorta, we do not have a policy that restricts golden parachutes or changes of control. Our company is subject to a registered capital threshold and does not grant unlimited funds. For further information about the committees under our Board of Directors, please refer to our [Annual Report](#) or visit our corporate website.







The table below provides detailed information regarding the structure of our Board of Directors: (2024 end-of-year figures).

Name Surname	Position	Executive Power	Gender	Term of Office	Not Independent / Independent Member	Year of Birth	Up-to-date Status of the Positions Held Outside the Company
Fusun Tümsavaş	Chairperson of the Board of Directors	Non-Executive	Woman	4 years and 8 months	Not Independent Member	1957	President of Türkiye İş Bankası Retirees Association TEMA (Turkish Foundation for Combating Soil Erosion for Reforestation and the Protection of Natural Habitats) Board Member
Filiz Tiryakioğlu	Deputy Chairperson of the Board of Directors	Non-Executive	Woman	1 year and 11 months	Not Independent Member	1967	-
Zekai Mehmet Tuğtan	Board Member and General Manager	Executive	Man	1 year and 11 months	Not Independent Member	1977	Member of the TSB Non-Life Management Committee
Zeliha Göker	Board Member	Non-Executive	Woman	11 months	Not Independent Member	1982	Anadolu Hayat Emeklilik Board Member, Türkiye İş Bankası Affiliates Unit Manager, Milli Reasürans Board Member
Dr. Nesip İlker Altıntaş	Independent Board Member	Non-Executive	Man	9 months	Independent Member	1970	Managing Partner at NIA Management and Technology Consulting, Member of the MBA Advisory Board at Sabancı University Faculty of Management Sciences, Member of the Data and Analytics Center Advisory Board, and Member of the ODTÜ Computer Engineering Industry Advisory Board
Prof. Dr. Seda Ertaç Güler	Independent Board Member	Non-Execuitve	Woman	9 months	Independent Member	1979	Koç University Economics Department Faculty Member, Associate Editor of the European Economic Review journal, Member of the Economic Science Association Board of Directors, Member of the Academy of Sciences
Prof. Dr. Ferda Yerdelen Tatoğlu	Independent Board Member	Non-Execuitve	Woman	9 months	Independent Member	1978	Lecturer at Istanbul University Department of Econometrics, Department Coordinator at Istanbul University Open and Distance Education Faculty
Gökhan Kahraman	Board Member	Non-Execuitve	Man	1 year and 9 months	Not Independent Member	1975	Türkiye İş Bankası, Individual Banking Sales Department Manager, Türkiye İş Bankası, Northern Cyprus Board Member
Sermin Nazime Saraç Sosanoğlu	Board Member	Non-Executive	Woman	3 months	Not Independent Member	1975	Türkiye İş Bankası, Head of Corporate Branch, Ankara

Up-to-date information about our Board of Directors is available on our [corporate website](#) (Anadolu Sigorta | Never lose) and on the Public Disclosure Platform (KAP).



# Our Code of Ethics

GRI 2-11; GRI 2-15; GRI 2-16; GRI 2-27; GRI 205-1

The insurance sector serves a key function in ensuring the financial security of individuals and institutions, minimizing the associated risks. To inspire confidence in our customers, we are committed to upholding values such as integrity, reliability, fairness, respect for privacy, social responsibility, transparency and compliance with ethical principles, which define our corporate culture and guide our operations.

In the insurance industry, adhering to an ethical code of conduct has implications that extend beyond mere compliance with legal requirements. It also involves upholding values such as a customer-centric approach, integrity, and social responsibility. Our business model, which is aligned with these principles, is a fundamental part of our company culture and is central to our commitment to enhancing customer satisfaction. By providing transparent and fair services, we inspire confidence in our stakeholders. Furthermore, we recognize that protecting the interests of the communities we serve is critical to our long-term success.

As the first national insurance company in Türkiye, we have established our **"Ethical Rules and Implementation Principles Policy"** to uphold and enhance the reputation of our organization and our sector. This policy outlines the sanctions that our company will implement. It defines the professional ethical rules and principles of practice that our company must adhere to when interacting with customers and other stakeholders. By complementing applicable laws and regulations, including the measures to be taken in the event of non-compliance, we encourage a culture of integrity and accountability. We expect all our employees, managers, and board members to adhere to these principles. The main topics covered in this policy are as follows:

- Tax Policy
- Commercial and Financial Records
- Protection of Company Assets
- Compliance with Competition and Anti-Trust Rules
- Prevention of Laundering Proceeds of Crime and Financing of Terrorism

- Anti-Bribery and Anti-Corruption
- Gifts and Hospitality
- Integrity
- Transparency
- Compliance with Legislation and Company Rules
- Prohibition of Politics and Donations
- Memberships in Associations, Foundations, and Other Civil Society Organizations
- Promoting Human Rights, Diversity, and Equality, and Combating Discrimination
- Responsibilities to the Environment
- Social Benefit and Social Responsibility
- Impartiality
- Reliability
- Conflicts of Interest
- Customer Relations
- Obligation to Maintain Confidentiality
- Harmony At Work and Work Environment
- Use of Social Media

Our code of ethics and internal governance rules encourage accountability at all levels of our sales channels. Adherence to these principles by our agents and business partners is integral to our corporate approach. We require our stakeholders to report any incidents of violations or misconduct. All complaints and reports are handled promptly and in accordance with the principles of transparency and confidentiality.

Our Personnel Committee acts as the "Ethics Board" under our corporate ethics management structure responsible for updating the code of conduct as necessary, and is responsible for addressing violations and implementing resolution and sanction processes. Any reports relating to misconduct can be submitted via channels explicitly designed to be confidential. The reporting mechanism strictly adheres to the principles of confidentiality and impartiality.

Under our "Ethical Rules and Implementation Principles" Policy, we define, implement and monitor the code of conduct based on the principles

outlined above. In this regard, we act and operate as required by applicable laws and regulations in our relationships with employees, customers, suppliers and all other stakeholders. Should misconduct occur, the measures to be implemented are outlined in the Disciplinary Regulation and Collective Bargaining Agreement, providing the basis for the sanctions to be imposed.

We attribute the utmost importance to ensuring that our corporate conduct is in full compliance with applicable national and international regulations, and we are committed to consistently upholding this standard.





# Our Anti-Bribery and Anti-Corruption Structure

GRI 2-15; GRI 2-27; GRI 3-3;  
GRI 205-1; GRI 205-2



Fraudulent practices such as bribery and corruption undermine the credibility of institutions in all sectors, including the insurance industry. Such practices damage reputation and erode the sense of trust and integrity that is essential to the sector.

In the insurance industry, fraudulent statements, unjustified compensation claims and forged damage reports pose a major threat, disrupting operations and undermining customer confidence. Therefore, effective measures to combat unethical conduct and practices are not only a necessity for our sector, but also a prerequisite for sustainability.

At Anadolu Sigorta, we adhere to the principles of transparency, integrity, and ethics in all our operations. Our **Anti-Bribery and Anti-Corruption Policy** reflects this commitment and applies to all our stakeholders, including employees, agencies, suppliers and auditors. Our goal is to encourage compliance with the relevant regulatory and ethical standards.

To this end, we organize and conduct regularly scheduled training sessions to raise employee awareness to ensure they appreciate the significance of ethical conduct. Our internal audit unit strives to prevent potential fraud and identify risks at an early stage. Once risks have been identified, designated members of the team closely monitor the process and take the necessary steps.

In 2024, our Board of Auditors investigated five processes, 21 units, one external service provider and multiple agencies. The control points we established were instrumental in flagging potential corruption risks at an early stage. No verified cases of corruption were detected within our Company during the review period. We are resolutely committed to maintaining this approach across all our business processes.



# Our Corporate Risk Management Approach

GRI 3-3;

At Anadolu Sigorta, we liaise closely with the Early Detection of Risk Committee, operating within our Board of Directors, to ensure our risk management processes are executed in the most effective and efficient fashion. Our risk-related policies and practices align with the Committee's guidance. We conduct our risk management activities as set out in the “Regulation on Internal Systems in the Insurance and Private Pension Sectors”. During this process, our primary guide is our **“Anadolu Anonim Türk Sigorta Şirketi Risk Management Policies”**.

The Risk Management Department assesses the risks that may be associated with our company's operations and outlines the necessary control procedures. The department ultimately monitors the company's asset quality and the level of risk deemed acceptable for a projected return, ensuring compliance with insurance regulations and the Company's risk tolerance limits.

We systematically monitor the risks we may encounter during our operations by classifying them as per our **Risk Catalogue**. This catalogue is a baseline document in which we identify and classify all possible risks, and it is updated as conditions change. The risks we are exposed to are:

- Underwriting
- Credit
- Asset Liability Management Operational
- Reputation
- Strategy

We monitor, evaluate, and control all risks separately within their respective categories. The findings resulting from an independent risk analysis conducted by our Risk Management Department are prepared by that department, and the Early Risk Detection Committee is consulted. Our risk monitoring reports, along with this feedback, are submitted regularly to the General Manager and the Board of Directors.

We develop written procedures for the risks we are exposed to, define roles and responsibilities in writing, and ensure that processes operate by the principle of segregation of duties. The Senior Management Team oversees the implementation of measures to ensure the accuracy and reliability of the data used to measure, monitor and report risk exposure. The Senior Management Team is responsible for implementing risk policies approved by the Board of Directors and ensuring that the company's operations maintain a balanced

risk-return relationship and comply with the **“Consolidated Risk Policies of Türkiye İş Bankası”**.

As part of the process of developing a new product, service, or activity, the relevant unit is required to complete and submit the Risk Control Compliance Actuarial (RKUA) Form to the Internal Control and Compliance Department (İKUM). The Internal Control and Compliance Department shares the RKUA form and its attachments with the Risk Management Department and the Actuarial Department. Based on the evaluation questions on the form, we assess whether the development work meets the criteria for a new product, service, or activity (ÜHF). Subsequently, we identify the Risk, Control, Compliance, and Actuarial requirements for scenarios that are classified within the scope of the new ÜHF.

Should clarification be required, we schedule complimentary meetings and discussions with the relevant departments. We evaluate the identified requirements with the relevant units and address any deficiencies. Once the development process is complete, we implement the new UHF. The Internal Control Unit monitors this process using a risk-based approach that considers the importance of the requirements.





## 1. Insurance Risk

Insurance risk refers to the probability of failing to generate sustainable commercial profits due to incorrect or ineffective application of insurance techniques to activities intended to address insurable events.

Our **insurance risk policy** defines the principles for risk transfer, including coverage scope, conditions, and pricing processes. The policy also incorporates monitoring and reporting systems that allow us to effectively monitor the frequency of losses in our risk portfolio and develop suitable reinsurance strategies.

## 2. Credit Risk

We define credit risk as the possibility that parties with a financial relationship with our Company may fail to fulfil their obligations. The methods and responsibilities for managing, monitoring, and controlling this risk are set out in the Credit Risk section of our **Risk Management Policy**.

## 3. Asset-Liability Management Risk

We address the risk of asset-liability management within the scope of all financial risks arising from our assets and liabilities. These risks include market risk, liquidity risk, structural interest rate risk and the risks associated with capital and real estate investments. Under this heading, we likewise evaluate market value losses that could result from the negative financial situations of affiliated companies.

## 4. Operational Risk

We define operational risk as all risks relating to organizational structure, workflows, technological infrastructure, human resources, legal regulations and external factors that could cause material and/or reputational harm to our Company. This definition excludes insurance, credit, asset-liability management, strategy and reputational risks. In this context, we assess and monitor risks relating to information technology, human resources management, compliance, models, fraud and the operating environment, as well as transaction and process risks, in a holistic manner.

To support model risk management, we regularly update our “Model Inventory”, which includes all models relevant to our decision-making processes. We also continue to work on measuring and validating model risk in accordance with our **Model Risk Policy**.

## 5. Reputational Risk

We define reputational risk as loss arising from a loss of trust in, or damage to the reputation of, our Company resulting from operational failures or non-compliance with legal regulations. We monitor and evaluate this risk at individual and holistic levels, taking into account various indicators such as perception and reputation surveys, customer satisfaction, media analysis, market value, service continuity, potential sanctions and litigation processes.

## 6. Strategy Risk

We define strategy risk as any situation in which our Company's activities become misaligned with its established strategic priorities. We address these risks when developing and updating our strategic plans. Our Corporate Strategy and Performance Management Department coordinates efforts to ensure that all executive units act in accordance with our strategies.



# Our Quality Management

GRI 3-3

Successful companies worldwide recognize that effective quality management is the most efficient way to build and maintain customer trust. Particularly in the insurance sector, quality management reduces errors and streamlines processes to make them more efficient, transparent and reliable.

At Anadolu Sigorta, we have been pioneering the sector since 1925, guided by our customer-centric approach and this awareness. In line with our **Quality Management Policy**, we are committed to reducing risks and strengthening our operational processes through continuous improvement.

We have consistently upheld this commitment, achieving ISO 9001 certification in 2004 and aligning it with the ISO 9001:2015 standard in 2018. By maintaining these standards, we are able to continuously improve our processes. Similarly, we have held the ISO 10002 Customer Satisfaction Management System since 2018. We systematically evaluate all customer feedback and use it to improve our service quality.

To improve our quality system and maintain certain standards, we undergo annual internal and external audits. Since 2004, we have attested to our quality certification, with no discrepancies arising during external audits.

As part of our commitment to quality, we value the innovative ideas of our employees. We thoroughly review original suggestions and implement constructive ideas to enhance our processes..

To raise awareness among employees, we provide relevant training on the Anadolu Sigorta Academy “e-learning” platform and share informative content via the “Biz Bize” HR application.

The In-House Entrepreneurship Unit, which is part of the Digital Insurance Department, supports projects related to new opportunities and potential areas. As part of our company's Agile Transformation process, our autonomous teams are broadening the range of our products and services, developing innovations that focus on our customers' needs. Agile Transformation enables our teams to make faster decisions and act flexibly, raising quality standards and prioritizing feedback to enhance customer satisfaction. Our autonomous teams also promote environmental, social and economic sustainability by using resources efficiently, encouraging a culture of continuous improvement and developing innovative solutions. Agile teams continue to create value for our company in line with its medium- and long-term strategic goals.







# Our Information Security Management

GRI 3-3;

In today's rapidly advancing digital era, information security is of critical importance for financial institutions, in particular insurance companies. Protecting our customers' personal and financial data is fundamental to our legal obligations and the trust on which our relationships are built. To this end, we are taking all necessary steps to create a system that protects information assets, establishes a resilient structure that can withstand cyber attacks and secures uninterrupted service.

Although technology's pervasive presence in our lives introduces new opportunities, it also poses the risk of cyber threats. Recognizing the growing risks to cybersecurity, we continue to develop cyber risk insurance policies that respond to our customers' needs. We also consider our **Information Systems Management Policy** to be a roadmap for tackling digital threats within the organization.

To ensure information security, we regularly scan our systems to identify potential vulnerabilities and cybersecurity breaches, remedying the situation as necessary. We actively monitor system

security through penetration testing and solutions that detect suspicious activity. Our 24/7 Security Operations Centre plays a key role by providing round-the-clock monitoring.

Our **Information Security Policy** outlines the measures we take to protect all of our company's digital and physical information assets. It covers software, hardware, operating systems and data environments used in all processes, from information creation and storage to communication and documentation. We also assess each system-related component within this framework.

We remain committed to being prepared for potential future threats. By implementing the Cybersecurity Strategy Plan we developed, we are strengthening all our information security processes. Through continued investment in our infrastructure and training and development activities, we are empowering our employees by enhancing their competence.

To raise awareness of information security, we organize informative training sessions for our employees and circulate

security-related content in digital environments. We also simulate phishing scenarios.

Accurate and up-to-date data is integral to the quality of the service we deliver to our customers and other stakeholders. Therefore, we place great importance on data accuracy. We firmly believe that maintaining up-to-date contact information and other personal data is essential for understanding customer expectations and responding promptly to their needs.

Of individual customers with valid policies in 2024, 94.84% had verified phone numbers. Protecting personal data involves more than just keeping it up to date; it guarantees the security and limited use of this data.

The rapid evolution of technology mandates transformation in the insurance sector. While we evaluate the opportunities offered by these developments, we are also aware of the risks they entail. We consider technology-related risks such as information security vulnerabilities, data leaks, system outages and infrastructure issues. Such

risks can disrupt operational processes and lead to financial losses.

We manage these risks using a systematic approach. Within our risk catalogue, technological threats are tracked under the heading "Information Technology Risk and Cyber Risk" under "Operational Risk", split into the following subcategories:

- Implementation Development and Management Risk
- Infrastructure Risk
- Capacity and Performance Risk
- Continuity Risk
- Budget and Procurement Management Risk
- Accessibility Risk
- Information Security Risk ve Cyber Risk

Additionally, we address concerns such as "Project Risk" and "New Technology/ Digitalization Risk" amid the broader context of Strategic Risk. We monitor threats originating from information technologies through the risk reports and critical risk indicators compiled quarterly. We communicate the developed question sets to the relevant units and conduct detailed analyses based on the feedback received.

We adopt a continuous improvement approach to information security and take proactive measures against threats. In line with our Cybersecurity Strategy Plan for the period 2023–2025, our objectives are to strengthen our competent human resources, raise corporate awareness and enhance our capacity to respond to cyber incidents. By taking a resolute stance to protect our information assets, we are making steady progress towards creating a secure digital ecosystem.

A modern office interior with a wooden desk, black office chairs, a laptop, and a large planter box with green plants. The scene is overlaid with a blue gradient.

# 4

# Our Business Model and Value Creation Process





# Value Chain at Anadolu Sigorta

The primary components of these activities include product and service development, marketing, management of the distribution channel, sales, underwriting, collection of premiums, policy administration, processing of claims, and investment management. These core areas shape our own operations, as well as our upstream and downstream value chains, from an impact, risk and opportunity perspective contributing to our approach to setting sustainability goals.

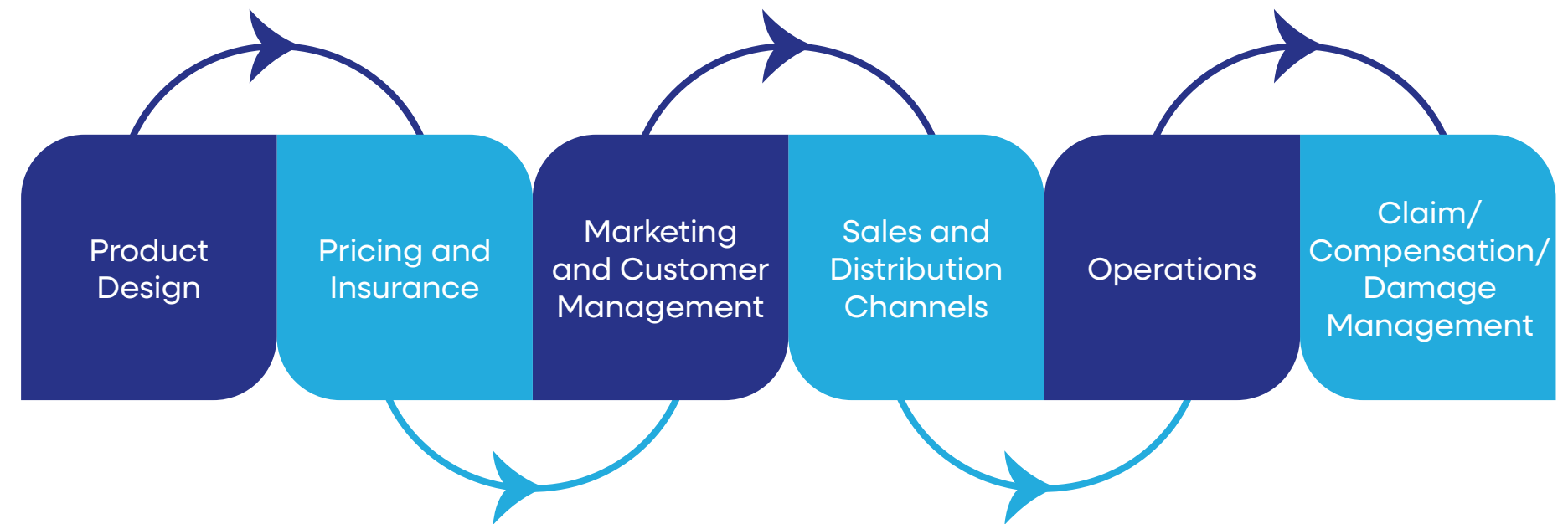
Our operations are conducted in a sustainable and effective manner leveraging our employees, information technology (IT) infrastructure, and other operational inputs. We recognize that our employees are a core asset and play a vital role in the success of our organization. To this end, we have implemented a comprehensive human resources strategy encompassing everything from recruitment to employee engagement. Detailed information about this strategy is available in the "Our People-Centred Approach" section.

To ensure the continuity and reliability of our IT infrastructure, we adhere to purchasing principles that incorporate economies of scale and are free from conflicts of interest, in line with our Purchasing Procedures.

These principles are based on confidentiality and evidence-based decision-making, and cover sustainability, regulatory compliance, and the management of third-party risks.

Our upstream value chain involves partnerships with IT and software suppliers, contractors and various service providers, as well as reinsurers who provide us with reinsurance coverage. Our workforce, facilities and equipment (including buildings and data centres) provide the operational infrastructure necessary for the sustainability of our insurance and investment management activities.

Our downstream value chain allows us to reach both individual and corporate customers through our insurance products. Our client portfolio spans a wide spectrum, ranging from large corporate policyholders to small and medium-sized businesses, from individuals to microenterprises. We adopt a holistic claims management approach that encompasses claims reporting, assessment, repair, and settlement processes, in conjunction with our distribution channels, including agencies and brokers.





# Our Value Creation Model

GRI 201-2

## INPUT and OPERATIONS

### Human Capital

#### **Our human capital policies**

Total number of employees: 1,790

#### **Gender equality practices**

#MoreEqual Program

#### **Programs supporting training and development**

Talent development programs

#### **Code of Ethics and Code of Practice policy**

### Social and Relational Capital

Number of corporate customers: 149,242

Number of retail customers: 2,912,810

#### **Our social responsibility projects**

Expenditure on donations, sponsorships, and social responsibility projects: TRY 56,307,949

We are a signatory of the Women's Empowerment Principles (WEPs) We participate in the Business Against Domestic Violence (BADV) Network. We are a member of the 30% Club.

#### **Programs supporting training and development**

#### **Supplier management and development**

### Intellectual Capital

Number of employees conducting R&D activities: 67

Total R&D investments: TRY 53,867,546.19

#### **Product innovation and new product development**

In-house entrepreneurship activities

Risk modelling

### Natural Capital

#### **Combating climate change and emissions management**

#### **Energy and water efficiency**

Obtaining energy from renewable sources

#### **Environmental policies**

Green office practices

Paperless insurance

The Eyes of the Forest project

### Financial Capital

Total Assets: TRY 96.2 billion

Shareholders' equity: TRY 30.7 billion

Investment Budget: TRY 270,629,762

Incentives and Subsidies

### Generated Capital

#### **Sales and distribution channel management**

Number of agencies: 3,003

Number of brokers: 136

Number of bank branches: 1,692

#### **Our digital transformation strategy**

Digital transaction platforms

New application development

Competency development for digital transformation

## OUR CORPORATE STRATEGY

We take a holistic approach to economic and social development, and are committed to creating greater value for our customers, stakeholders, society and the environment. Our mission is to drive change in the insurance sector in our country by raising awareness and increasing our corporate value.

Human and Society

Climate Action

Operational Sustainability



## Our Stakeholder Groups

Government Agencies, Türkiye İş Bankası and Other Shareholders, Our Customers, Our Employees, Agencies, Brokers, Bank Branches, Traffic and Other Liability Insurance Victims (Counterparties), Contracted Services/Experts/Contracted Healthcare Institutions, Competitors, BASİSEN (Banking, Finance and Insurance Workers' Union), Reinsurers, External Audit/Independent Audit Firms, The Public, Banks/Financial Institutions, and Children





## OUTPUT and OPERATIONS

### Human Capital

Total number of new hires: 295  
Ratio of women employees: 52.46%  
Ratio of women board members: 67%  
Ratio of executive women: 49.04%  
Average training hours per employee: 31.21  
hours per employee  
Employee engagement score: 61

### Financial Capital

Total premium production: TRY 69,589 million  
Net profit: TRY 10.878 billion  
Shareholders' Equity: Profitability ratio: 35.5%  
(solo), 48.6% (consolidated)  
Tax and other legal liabilities: TRY  
3,163,836,096  
Total net asset value of fund: TRY 203.6 billion

### Intellectual Capital

Total number of patent applications: 5  
Number of applications for international R&D  
projects: 8  
Total number of users of the Sigortam Cepte  
and Sağlıkım Cepte mobile applications:  
656,777

## VALUE WE CREATE

**Workforce efficiency,  
Corporate engagement**

**Economic Growth,  
Financial Inclusion**

**Competitive  
advantage,  
Digital transformation,  
Sustainable growth,  
Sustainable product  
diversity**

## SDG

4 – Quality Education  
5 – Gender Equality  
8 - Decent Work and  
Economic Growth

8 - Decent Work and  
Economic Growth

9 – Industry,  
Innovation and  
Infrastructure

## OUTPUT and OPERATIONS

### Social Relational Capital

Number of schools reached through the Anadolu  
Sigorta Libraries project: 1

### Natural Capital

Per capita reduction in Scope 1 + Scope 2 carbon  
footprint compared to 2018: 73.53%  
Insured renewable energy installed capacity (RES +  
SPP): 2,469 MW  
I-REC share of total energy: 100%  
Amount of paper recycled: 2,179 tons  
Paper consumption: 43.4 tons  
Number of unmanned fire watchtowers: 5  
Potential forest fire prevention: approximately 150  
incidents

### Generated Capital

Our digitalization roadmap  
Artificial intelligence-supported infrastructure  
projects

## VALUE WE CREATE

**Financial resilience in  
society  
Social awareness  
Conscious consumer  
Responsible marketing**

**Reduction of  
environmental impact  
Low cost  
Resource efficiency  
Contribution to global  
and national climate  
action**

**Operational  
efficiency  
Stakeholder  
satisfaction  
Corporate reputation  
Easy accessibility**

## SDG

4 – Quality Education  
17 – Partnership For  
The Goals

13- Climate Action  
15- Life On Land

9- Industry,  
Innovation and  
Infrastructure



# Our Communication with Stakeholders

GRI 2-29; GRI 3-3

Effective communication lays the foundation for sustained growth and fosters corporate trust. We consistently embrace transparent and effective communication with our stakeholders, integrating their expectations and feedback into our business processes.

We use a variety of channels and platforms to facilitate healthy and productive communication with our stakeholders, which include business partners, employees, customers, regulatory bodies and non-governmental organizations.

## Our Corporate Communications Strategy

Inspired by Anadolu Sigorta's long-standing values, our corporate communications strategy aims to foster continuous, transparent and trustworthy communication with our target audience. It is based on strengthening our company's reputation, fostering stakeholder loyalty and enhancing customer satisfaction.

Aligned with our Company's strategic position, we present ourselves as Türkiye's leading insurance company. Our corporate identity incorporates modernity, dynamism, innovation, responsibility, and adds value to the sector. This approach translates into our communications strategy.

### We direct our communication efforts towards four main stakeholder groups:

- The public; policyholders; potential customers; and the business world and business partners
- Bureaucracy, opinion leaders and shareholders
- Civil society organizations
- Company employees and agencies

We establish and maintain effective communication with these stakeholders through national and local media channels, direct communication tools and digital platforms. Our goal is to generate mutually beneficial outcomes by developing precise insights into stakeholder expectations.

## Our Interaction Channels and Communication Activities

We operate a multimedia interaction network to establish effective and sustainable communication with our customers and business partners. We provide instant, up-to-date information to our customers via digital channels such as social media, our corporate website, email, text message and app notifications. We extend the reach of our products and services through campaigns in traditional and innovative media, such as television, radio and digital advertising.







We provide comprehensive information and documentation for each product on our website to support our customers in making informed decisions. Our communication strategy, backed up by informative materials such as product brochures, posters and campaign content, is designed to enhance the user experience.

By the end of 2024, we had 3,062,092 insured customers. Of this total, 149,242 were corporate clients and 2,912,810 were retail clients. We also strive to maximize engagement through targeted communication efforts with our sales channels. We provide our agents with sales strategies and important information through "Tip of the Week" emails, and we provide them with access to up-to-date product brochures, announcements and special documents via the "Asenta" portal. We raise awareness of our products and campaigns through weekly newsletters for our sales teams and engaging pop-up content on the company's internal platform. We maintain dynamic internal communication by sharing campaign details via announcements.

We monitor all interactions on our website and social media accounts in a transparent manner, and share the insights gained in our regular reports. To assess the reach of our digital platforms, we minutely track changes in visitor numbers and social media followers.

Our corporate website attracted 7,490,987 visits in 2023 and 14.5 million in 2024. This data is a key indicator for analyzing the development of our digital presence and our responsiveness to user expectations.

Below, we share our follower numbers on each platform as of the end of 2024.

 44,538	 20,900
 251,490	 3,675
 62,837	 73,532

To align with our company policies, we maintain open and constructive communication with all our stakeholders. By continuously increasing our interaction, we understand their expectations better and can develop innovative solutions accordingly. As a pioneer in the insurance sector, we are consolidating our relationships with stakeholders, embracing the future with confidence and advancing with determination on our path of steady growth.





### Anadolu Gatherings

We introduced the Anadolu Gatherings in 2024 to promote insurance awareness, share updates from the sector, and develop a vision for the future of insurance. As part of the initiative, we bring together SMEs, insurance agents and university students through panels held at universities in various cities. The first of these panels is being aired on Noyan Doğan's program Bakış on NTV, reaching a wider audience.

In 2024, we held events at institutions such as KTO Karatay University, Pamukkale University and 19 Mayıs University, in addition to participation in the Bodrum Cup. Further events will be held in different regions across Anatolia in 2025.

Our Stakeholder Groups	Communication Objective	Communication Channels and Frequency
Official Institutions	<ul style="list-style-type: none"><li>Ensuring compliance with legal and regulatory requirements.</li><li>Ensuring the timely payment of taxes and premiums.</li><li>Responding promptly to enquiries and requests.</li><li>Ensuring uninterrupted access to products and services, and to our company.</li></ul>	<ul style="list-style-type: none"><li>Activity Report (annual)</li><li>Interim Activity Reports and Financial Reports (quarterly)</li><li>Sustainability Report (annual)</li><li>Website (continuous)</li><li>External Correspondence (instant)</li><li>Committee and Sector Meetings (instant)</li><li>Treasury Portal (instant)</li><li>Public Disclosure Platform Disclosures (instant)</li></ul>
Türkiye İş Bankası and Other Shareholders	<ul style="list-style-type: none"><li>Creating group synergy</li><li>Sound financial performance</li><li>Legal compliance</li><li>Avoiding penalties</li><li>Taking responsibility for sustainability, environmental, social and governance (ESG) matters within a proper management framework</li><li>Taking precautions to prevent business interruptions and developing business continuity plans</li></ul>	<ul style="list-style-type: none"><li>General Assembly (annual)</li><li>Activity Report (annual):</li><li>Interim Activity Reports and Financial Reports (quarterly)</li><li>Sustainability Report (annual)</li><li>Public Disclosure Platform Disclosures (instant)</li><li>Website (continuous)</li><li>Trade Registry Gazette (instant)</li><li>Central Registry Agency (MKK) System (instant)</li><li>Investor Relations Unit Activities (continuous)</li></ul>
Our Customers	<ul style="list-style-type: none"><li>Providing an affordable service</li><li>Meeting product and service needs</li><li>Reliability</li><li>Building a far-reaching distribution network</li><li>Rapid and satisfactory response to complaints and requests</li><li>Ensuring uninterrupted access to products and services, and to our Company</li></ul>	<ul style="list-style-type: none"><li>Activity Report (annual)</li><li>Interim Activity Reports and Financial Reports (quarterly)</li><li>Sustainability Report (annual)</li><li>Insurance Policies (continuous)</li><li>Market Research and Satisfaction Surveys (when needed)</li><li>Distribution Channels (continuous)</li><li>Website (continuous)</li><li>Social Media (continuous)</li><li>Marketing Communications (continuous)</li></ul>
Our Employees	<ul style="list-style-type: none"><li>Providing professional development, training and career opportunities</li><li>Establishing good working conditions</li><li>Building constructive employer-employee relationships</li></ul>	<ul style="list-style-type: none"><li>Activity Report (annual)</li><li>Sustainability Report (annual)</li><li>Interim Activity Reports and Financial Reports (quarterly)</li><li>Maksimum Biz Magazine (four times a year)</li><li>BizBize Mobile App</li><li>Intranet Portal (continuous)</li><li>Training (continuous)</li></ul>



Our Stakeholder Groups	Communication Objective	Communication Channels and Frequency
Agencies, Brokers, Bank Branches	<ul style="list-style-type: none"> <li>Business growth in terms of volume and revenue</li> <li>Achieve an excellent reputation</li> <li>Establish valuable business relationships</li> <li>Rapid and satisfactory response to complaints and requests</li> <li>Ensuring uninterrupted access to products and services, and to our Company</li> </ul>	<ul style="list-style-type: none"> <li>Agency meetings (annual)</li> <li>İş Bankası branch meetings (annual)</li> <li>Internal regulations (continuous)</li> <li>Visits (continuous)</li> <li>One-to-one meetings (continuous)</li> <li>Phone (continuous)</li> <li>SMS (continuous)</li> <li>Email (continuous)</li> </ul>
Aggrieved Parties for Traffic and Other Liability Insurances	<ul style="list-style-type: none"> <li>Ensuring the payment of compensation</li> <li>Adhering to policy conditions</li> <li>Reliability</li> <li>Providing prompt and satisfactory responses to complaints and claims</li> <li>Ensuring uninterrupted access to products and services, and to our Company</li> </ul>	<ul style="list-style-type: none"> <li>Various forms for compensation transactions (continuous)</li> <li>External correspondence (continuous)</li> <li>Company corporate website (continuous)</li> <li>Communication Centre (continuous)</li> <li>Social media communication tools for requests, complaints and suggestions (continuous)</li> </ul>
Contracted Services/Experts/ Contracted Healthcare Organizations	<ul style="list-style-type: none"> <li>Business growth in terms of volume and revenue</li> <li>Achieve an excellent reputation</li> <li>Establish valuable business relationships</li> <li>Rapid and satisfactory response to complaints and requests</li> <li>Ensuring uninterrupted access to products and services, and to our Company</li> </ul>	<ul style="list-style-type: none"> <li>Information meetings (when needed)</li> <li>Training (when needed)</li> <li>Internal regulations (continuous)</li> <li>Visits (continuous)</li> <li>One-to-one meetings (continuous)</li> </ul>
Competitors	<ul style="list-style-type: none"> <li>Promoting the advancement of the sector</li> <li>Exchanging information in accordance with legislative requirements</li> </ul>	<ul style="list-style-type: none"> <li>TSB committee meetings (on a regular basis, albeit with varying frequency depending on the committee)</li> <li>Sector organizations (continuous)</li> </ul>
BASİSEN (Banking, Finance and Insurance Workers' Union)	<ul style="list-style-type: none"> <li>Establishing good working conditions</li> <li>Building constructive employer-employee relationships</li> <li>Occupational health and safety</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations (continuous)</li> <li>Collective Bargaining Agreement (two years)</li> </ul>

Our Stakeholder Groups	Communication Objective	Communication Channels and Frequency
Reinsurers	<ul style="list-style-type: none"> <li>Drawing up concise and definitive reinsurance treaties and business scopes</li> <li>Building effective, long-term business relationships</li> <li>Ensuring uninterrupted access to products and services, and to our Company</li> </ul>	<ul style="list-style-type: none"> <li>Reinsurance treaties (annual)</li> <li>One-to-one meetings during the agreement process (continuous)</li> <li>International sector organizations (annual)</li> <li>Telephone (continuous)</li> <li>SMS (continuous)</li> <li>Email (continuous)</li> <li>Face-to-face meetings (continuous).</li> </ul>
External Audit / Independent Audit Firms	<ul style="list-style-type: none"> <li>Rapid response to enquiries and requests</li> </ul>	<ul style="list-style-type: none"> <li>Meetings (during the audit period)</li> </ul>
Public	<ul style="list-style-type: none"> <li>Raising insurance awareness</li> <li>Assuming responsibility for Environmental, Social and Governance (ESG) matters</li> <li>Providing job opportunities</li> </ul>	<ul style="list-style-type: none"> <li>The Public Disclosure Platform (PDP) (continuous)</li> <li>Central Registry Agency E-Company Electronic General Assembly System (EGKS) (Annual)</li> <li>Insurance press, magazines and websites (continuous)</li> <li>Turkish Trade Registry Gazette (TTSG) (as required).</li> <li>Company corporate website (continuous)</li> <li>Press releases and press conferences (continuous)</li> <li>Annual report (annual)</li> <li>Sustainability Report (annual)</li> </ul>
Banks / Financial Institutions	<ul style="list-style-type: none"> <li>Drawing up concise and definitive reinsurance treaties and business scopes</li> <li>Business growth in terms of volume and revenue</li> <li>Ensuring uninterrupted access to products and services, and to our Company</li> </ul>	<ul style="list-style-type: none"> <li>External correspondence (continuous)</li> <li>One-to-one meetings (continuous)</li> <li>Telephone (continuous)</li> <li>Email (continuous)</li> <li>Face-to-face meetings (continuous)</li> </ul>
Children	<ul style="list-style-type: none"> <li>Raising Insurance Awareness</li> <li>Raising Sustainability Awareness</li> <li>Contributing to education</li> <li>Assuming responsibility for Environmental, Social and Governance (ESG) matters</li> </ul>	<ul style="list-style-type: none"> <li>Awareness/informational campaigns (when need).</li> <li>Kidzania Regional Directorate</li> </ul>





## Our Communication with Agencies

We value our agencies highly as stakeholders and invest considerable effort in supporting their development and strengthening our communication.

**Agency Advisory Board (ADK) Meetings:** We hold regular meetings with agencies specializing in specific branches or product groups. During these meetings, we gather their opinions, suggestions and evaluations, and make any necessary revisions to relevant products or services.

**Surveys and Feedback Processes:** We periodically collect feedback from our agencies through surveys, conducted annually or as required. We share the obtained data with the relevant directorates and report to our Executive Board. We inform our agencies and their respective Regional Directorates of any changes made.

**Traditional Agency Meetings:** We hold three-day annual meetings, gathering our top-tier agencies and holding workshops to directly address their opinions and suggestions. Meetings With Specific Group Agencies: We aim to develop solutions tailored to the needs of each segment by holding meetings tailored to agency types.

**Mutual Development-Oriented Project Meetings:** We hold focused meetings with agencies in relevant fields within the scope of specific projects. For example, we established a "Youth Council" with the new owners of 21 agencies that were transferred to the second or third generation in 2022 to cultivate a sense of belonging and enhance sectoral knowledge among our new generation of agents.

**Agency Visits and Continuous Feedback:** We conduct one-to-one visits with our directorates, Extended Executive Committee and agency managers. During these visits, we collect feedback from our agents and forward it to the relevant directorates. Our agents may also contact us at any time via communication channels such as the portal, email and various internal applications.

**Process Development and Reporting:** We analyze collected feedback, report it to our relevant directorates and share their evaluations with our Executive Committee. We regularly communicate decisions and adjustments to both our agencies and our regional directorates.

**Regional Agency Meetings:** Every year, we meet with our agencies at our Regional Directorates. We outline our company's expectations and goals to our agencies. We then collect their requests, suggestions and complaints and plan improvement and/or solution-oriented actions.



# Our Sustainability Governance Structure

GRI 2-10; GRI 2-12; GRI 2-13;  
GRI 2-14; GRI 2-17; GRI 2-22

Our approach to sustainability is not just environmental or social; we incorporate sustainability into our governance processes. Adopting this holistic perspective, we recognize the governance dimension of sustainability has a key role to play in achieving our corporate goals.

Our Sustainability Committee, established in line with this understanding, is responsible for the strategic management of sustainability efforts in environmental, social, economic and governance areas. Reporting directly to the Executive Board, the Committee ensures the creation of a sustainability vision and the identification of priority focus topics, coordinating the Company's response to these issues. The key responsibilities of our Committee are outlined below:

- We deliver implementation and investment recommendations to our organization's senior management as part of our efforts to measure and improve our sustainability performance.
- We ensure the structural elements of our sustainability management with a risk- and opportunity-focused approach.
- We ensure that potential sustainability-related factors in our social, economic, environmental and governance areas are managed in accordance with internationally accepted principles.
- We share our organization's sustainability approaches, goals and performance with stakeholders by developing transparent and accountable methods.

**“Our Sustainability Committee is an interdisciplinary entity comprising representatives from departments responsible for core functions, including communications, human resources, strategy, procurement, construction and real estate, and fund management.”**

Our committee meeting is held at least once a year. We also hold impromptu meetings when necessary, embracing a flexible and effective management approach. Our committee meetings are not limited to permanent members. Depending on the agenda, we invite the heads of relevant departments, our Deputy General Managers, our Coordinators and representatives from other departments who can contribute to the discussion. Adopting this approach allows us to make multidimensional, expert-based decisions. Should the need arise, we also invite external experts who provide audit and consulting services, or

stakeholder representatives, to benefit from their knowledge and experience.

The Corporate Communications and Sustainability Department (KİSM) is accountable for reporting and secretarial support for our Sustainability Committee. As part of its secretarial responsibilities, the department ensures that meeting minutes are prepared, decisions are followed up, and implementation is monitored.

We develop meeting agendas in advance, taking into account suggestions from Committee members, and share

these with participants to increase the effectiveness of meetings. Decisions made by our Committee are based on a majority vote. In the event of a tie, the Committee Chair's vote effectively counts as two, thus clarifying the decision-making process. Our advisory members do not have voting rights.

When our permanent members are unable to attend, we appoint a manager from their department or another Committee member as their proxy to express their opinions or vote on their behalf.

As a committee, we have the power to set up sub-working groups that focus on specific topics, as required. Our committee specifies the structure and operating principles of these groups. We regularly update the Executive Board, the higher authority of our committee, on the activities and progress of the sub-working groups.





**The activities of our Sustainability Committee are outlined below:**

- Determining the institution's sustainability material topics and reviewing them on an annual basis and updating them as necessary.
- Evaluating and renewing corporate policies and strategies that address these priorities.
- Analyzing risks and opportunities relating to these material topics and developing strategic action plans.
- Setting corporate-level sustainability goals.
- Developing projects and practices to enhance sustainability performance via sub-working groups.
- Planning efforts to raise sustainability awareness among internal and external stakeholders.
- Contributing to the assessment of sustainability impacts in product and service development processes.
- Preparing proposals for projects requiring capital investment to improve sustainability performance and submitting them to the Executive Board for approval.
- Reporting progress towards sustainability goals to the Executive Board at least annually, and conducting interim evaluations on a per-issue/project basis when necessary.
- Supporting communication efforts following the publication of integrated sustainability reports that present the strategies, targets and performance of the Sustainability Policy to the public.
- Determining the sectoral, national, or international initiatives planned to be supported and the methodology and standards to be followed.



# Our Sustainability Policies

GRI 2-15; GRI 2-23; GRI 2-24; GRI 2-27; GRI 205-1

**At Anadolu Sigorta, we refine our strategic approach to material sustainability topics through our policies.**

We develop policies to effectively manage the sustainability aspects of our operations, products and services, and to keep our relevant stakeholders duly informed of our progress in this area. These policies are reviewed regularly and updated as necessary. Furthermore, we expect our business partners to act in accordance with the fundamental principles we have established. In addition to the policies mentioned in the relevant sections of our report, you can access all our policies via the links on the right.

## Sustainability Policy

Our products and services deliver solutions to today's needs, while also focusing on the capacity to meet the needs of future generations. Please refer to our [policy](#) for further details.

## Sustainability Communication Policy

Our sustainability communication activities focus on our company's vision, management approach and material topics, including our sustainability communication practices. Please refer to our [policy](#) for further details.

## Environmental and Climate Change Policy

We address environmental and climate protection concerns as part of our continuous improvement strategy, integrating them into our decision-making and implementation processes. This approach encompasses all operational activities, product and service development efforts, investment activities, and our social responsibility practices. We assess environmental and climate change risks in our relevant processes and implement practices and measures to improve our company's performance in these areas. Please refer to our [policy](#) for further details.

## Environmental and Social Impact Management Policy

Designed to complement and support our Sustainability Policy, this policy establishes a framework for identifying, assessing and managing environmental and social risks in insurance processes. It establishes a framework for identifying, assessing and managing environmental and social risks in insurance processes. The aim of this policy is to inform all our stakeholders about environmental and social risk management. Please refer to our [policy](#) for further details.





## Responsible Investment Policy

We firmly believe that responsible investment is integral to creating value for our Company and society. Our investment activities comply with environmental and social regulations. Furthermore, when evaluating our investment options, we consider the environmental and social impacts of our investments as a responsible player in the sector. Please refer to our [policy](#) for further details.

## Ethics and Code of Practice Policy

This policy supplements existing laws and regulations by defining the professional ethics and code of practice that must be adhered to in our relationships with clients and other stakeholders. It also sets out the measures to be taken in the event of non-compliance with these principles. Please refer to our [policy](#) for further details.

## Anti-Bribery and Anti-Corruption Policy

Our aim is to ensure that all our employees, including outsourced service providers, suppliers, consultants, external auditors and representatives, in addition to individuals and organizations acting on behalf of, or providing services to, our Company, comply with legal regulations and adhere to ethical and professional principles regarding anti-bribery and anti-corruption. Please refer to our [policy](#) for further details.

## Gift and Entertainment Policy

To avoid conflicts of interest in customer relationships and to build firm business relationships, we have set out the procedures and principles relating to gifts accepted or given, and participation in entertainment/representative activities organized by other organizations or our Company. Please refer to our [policy](#) for further details.

## Equality Policy

At our company, we are committed to raising awareness of equality among all our employees, both in their professional and social lives, and to integrating equality into our corporate culture. Please refer to our [policy](#) for further details.

## Female Board Membership Policy

We believe that ensuring diversity and equal opportunities within our Board of Directors, in terms of knowledge, experience and vision, will contribute to the effectiveness of our operations and board. In line with our group principles and the Corporate Governance Communiqué, our policy aims to increase the percentage of women on the board to over 25%. We review the current situation annually to achieve this goal. Please refer to our [policy](#) for further details.



# Our Sustainability Strategy

We recognize the significant role of insurance in promoting economic growth and sustainable development. At Anadolu Sigorta, we have been contributing to the growth and prosperity of today's and tomorrow's generations for many years by empowering our customers and society to become more resilient. We are committed to valuing our customers and building a better future. To this end, we consider the financial risks we face when developing our sustainability strategy, positioning ourselves as a key player in sustainable development.

Sustainability is a key focus of our Medium-Term Strategic Plan. Our comprehensive approach integrates sustainability into every phase of our business activities, with a focus on the environment, people and society. In line with our sustainability priorities, we communicate with various stakeholders, including non-governmental organizations, universities and public institutions, and establish long-term partnerships through joint projects. We monitor all national and international developments, shaping our work by capitalizing on innovations and opportunities. To pursue a more efficient path to achieving our goals, we focus on three main pillars:

## CLIMATE ACTION

## OPERATIONAL SUSTAINABILITY

## HUMAN and SOCIETY

### Climate Action

We define our approach to climate change - the greatest environmental risk facing our world and the insurance sector - under this heading. In this context, we carry out the work defined by our Environmental and Climate Change Policy through our Environmental and Social Risk Management System. This system aims to consider environmental, economic and social sustainability factors on a holistic level in our company management and product/service processes, and to manage the associated risks and opportunities effectively. We identify current and future risks and take the necessary actions for effective risk management. In line with our **Environmental and Climate Change Policy**, our primary goals are to minimize the environmental impact of our company's activities, to support our customers in managing climate change risks through our products and services, and to promote the transition to a low-carbon economy.

### Operational Sustainability

As an innovative insurance company, we adopt a customer-focused, digitalisation-focused and innovation-driven approach to our operations, adapting to modern technologies. We place sustainability at the core of our structure by building our corporate governance on a strong foundation. We integrate big data, robotics, artificial intelligence and mobile technologies into our services using digital tools and processes. We evaluate the impact of digitalization on the insurance industry and create new products and services that align with technological advancements. We design digital experiences offering our customers easy access to digital channels for performing transactions.

### Human and Society

We design projects that promote the well-being of society together with our employees, who are our most valuable stakeholders. We offer our employees a fair, equitable and safe working environment in which human and labour rights are respected. We are committed to complying with the international agreements to which Türkiye is a party, in line with the UN Universal Declaration of Human Rights and the fundamental principles of labor rights established by the International Labor Organization.





As part of our Medium-Term Goals, we have strategically identified sustainability as one of our material focus for the next three years. The subheadings we have chosen are listed below:

- Continuing our efforts to address matters such as climate change, environmental pollution and gender equality.
- Making low carbon emissions, clean/green energy and the use of natural resources quantifiable and attainable.
- Focusing on social responsibility and impact investment projects to help create a more liveable country and a sustainable future, in line with the UN Sustainable Development Goals.

## Our Contributions to the Sustainable Development Goals

As Anadolu Sigorta, we uphold the principles of the United Nations Global Compact, of which we are a signatory, and we are also a member of the Global Compact Signatories Association, one of its local networks. We integrate the principles of human rights, labour standards, environmental protection and anti-corruption into all our business processes through our policies and strategies. As signatories to the Women's Empowerment Principles (WEPs), a joint initiative of the United Nations and UN Women which aims to promote gender equality and empower women in their professional and social lives, we are committed to enhancing the visibility of women in society and the business world.

We recognize the importance of all 17 Sustainable Development Goals, which were established under the leadership of the United Nations and are expected to be achieved by 2030. Furthermore, we have designated 12 goals on which to focus to be more effective and beneficial. As part of our sustainability approach, we have integrated these goals into our processes.





## Our Priority Areas



We invest in healthcare to ensure our customers have access to quality care and to create value for our society. We promote a healthy working environment for our employees based on our Occupational Health and Safety practices. We participate in marathon events.

- For more information on our operating procedures, please refer to the following sections: **Our Human Resources Approach, Our Communication with Stakeholders** and **Our Occupational Health and Safety Management**.



We invest in the development of our employees and ecosystem and contribute to the education capacity and quality of our country through social responsibility projects because we believe that an inclusive and equitable education system is essential for economic development. Therefore, we invest in developing our own employees and ecosystem, while also contributing to improving the educational capacity and quality in our country through social responsibility projects.

- You can find details of these programs under the headings **Our Programs Supporting Education and Development, Our Journey with New Talents**, and **Our Social Responsibility Projects**.



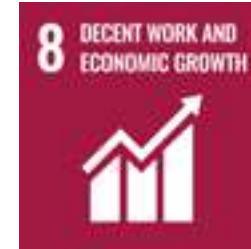
We firmly believe that women's participation in economic and social life constitutes a key requirement for sustainable development. We promote gender equality through our internal practices and by implementing initiatives at community level. We are committed to ensuring that our stakeholders embrace our approach to gender equality.

- You can find details of our relevant practices under the heading **We Advocate a #MoreEqual Society**



We provide products and services and engage in collaboration to increase the production and use of renewable energy in our country.

- You can find information on our relevant practices under **Our Emissions and Energy Management**.



We support the development of our employees and business partners by providing opportunities and training, and we aim to increase insurance literacy in society. By embracing inclusive business models, we contribute to the economic growth of our society. We develop diverse products and services to meet every need, integrating environmental, social and governance considerations into our business processes.

- You can access further information on our related practices under the headings **Our Agencies and Business Partnerships, Our Programs Supporting Training and Development**, and **Insurance Literacy**.



We are an insurance company incorporating an R&D unit, and we support innovation by effective use of technology. We recognize the insurance sector as a key player in the transition to a green economy.

- You can access our related applications under the headings **Our R&D Activities** and **Our Insurance Adventure in the Digital Age**.



We are a renowned insurance partner specializing in natural disasters. We support customers with our insurance products in the Fire and Natural Disaster sectors.

- You can find details of these services under the **Preparedness for the Marmara Earthquake section**.



We promote the sustainable management and use of resources to create circular practices. We take action to reduce waste. Through our responsible insurance approach, we aim to minimize our environmental impact by incorporating sustainability into all our operations.

- You can find details of our relevant practices under the **Waste Management section**.





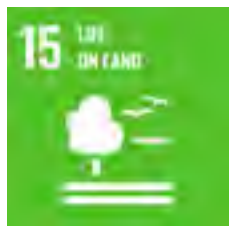
From an insurance perspective, we assess the impacts of climate change as risk managers and investors.

- You can find information on our relevant practices under the headings **Our Environmental Management** and **Our Emission and Energy Management**.



We take action and collaborate to protect and sustainably manage coastal areas and marine ecosystems.

- You can access information on our related practices under **Our Water Management**.



We firmly believe that protecting forest ecosystems and biodiversity is critical and must be addressed on both a global and local level. In this context, we develop projects and invest to ensure environmental sustainability.

- You can find details of these projects under **Our Social Responsibility Projects**.



We encourage public institutions, private companies, universities and civil society organizations to collaborate to achieve the Sustainable Development Goals. We develop projects to this end. We participate in local and global initiatives as signatories and supporters.

- You can find details of our projects under the heading **Our Social Responsibility Projects**.

## Sustainability Ratings

We have been included in the Borsa Istanbul Sustainability Index since 2021. We incorporate sustainability into all our business processes, publicly disclosing our environmental, social and governance risks, including the policies designed to address and mitigate these risks.

We commit to transparency by reporting on our climate change and carbon emission strategies, risks and opportunities within the Carbon Disclosure Project (CDP) framework. Our company's financial performance and success in managing ESG risks and opportunities are measured through our inclusion in the Borsa Istanbul Sustainability Index assessments. We are the only company in the Turkish insurance sector to provide CDP reporting. As of December 2024, we were ranked 23<sup>rd</sup> out of 358 insurance companies, achieving a score of 78 on the BIST Sustainability Index. Such assessments help us to maintain alignment with our stakeholders, strengthening transparency and building trust. We also focus on continuously improving our sustainability performance and the clarity of our reporting by referring to sector benchmarks.







# Our Material Topics

GRI 3-3; GRI 3-1; GRI 3-2

At Anadolu Sigorta, we adopt a comprehensive approach to risk and opportunity assessment in determining our business activities, complemented by our internal strategies. We perform in-depth analyses of global, regional and local trends when developing our products and services.

Moreover, to adapt to changing conditions, we frequently gather, evaluate and integrate stakeholder expectations into our strategic planning. Our prioritization matrix is structured in accordance with GRI Standards to reflect our corporate perspective and strategic priorities, and is updated every three years. Our prioritization matrix is available to consult on the side.

In this matrix, the horizontal axis shows the strategic importance of topics for Anadolu Sigorta, while the vertical axis shows the strategic importance for our stakeholders. The topics highlighted in the top right-hand corner of the matrix are of double materiality and require priority action. Our sustainability priorities by stakeholder group are shown in the following page.





Sustainability Priorities by Stakeholder Groups

GRI 3-3; GRI 3-1; GRI 3-2

Sustainability Priorities by Stakeholder Groups	Official Institutions	Türkiye İş Bankası and Other Shareholders	Our Customers	Our Employees	Agencies, Brokers, Bank Branches	Aggrieved Parties for Traffic and Other Liability Insurances	Contracted Service & Healthcare Institutions and Experts	Reinsurers	External/ Independent Audit Firms	BASİSEN	Public	Banks/ Financial Institutions	Children
Insurance in the Digital Age				✓									
Risk Management							✓	✓					
Customer Orientation			✓	✓	✓	✓						✓	
Climate Change								✓				✓	
Being the Employer of Choice				✓						✓		✓	
Customer Information Confidentiality			✓			✓	✓						
Easy Insurance					✓		✓						
Responsible Insurance Processes					✓							✓	
Ethical Principles and Transparent Management	✓											✓	
Emergency Preparedness and Business Continuity	✓	✓											
Environmentally Friendly and Inclusive Products											✓	✓	
Support for Entrepreneurship													
Insurance Literacy											✓		✓
Development of Agencies and Business Partners		✓			✓		✓						
Partnerships for Sustainability												✓	
Stakeholder Communication							✓						
Safeguarding Customer Health												✓	
Corporate Social Responsibility (CSR) Activities											✓		✓
Responsible Financial Investments													

In 2024, aligned with the CSRD and the accompanying TSRS, we introduced a Double Materiality Assessment Process encompassing Impact Materiality (impacts on people and the planet) and Financial Materiality (risks and opportunities from a business perspective). In this context, we plan to update the materiality analysis in 2025 to provide the most up-to-date overview of our key sustainability issues. This will enhance our understanding of matters previously identified as material to our key stakeholders.



An aerial photograph of a river winding through a dense forest. The trees are in various shades of green, yellow, and orange, indicating autumn. The river is a dark blue line cutting through the forest. The overall image has a soft, slightly blurred quality.

5

# Sustainability in Our Value Chain





# Our Commitment to Customer Satisfaction

GRI 2-16; GRI 2-25; GRI 2-26; GRI 3-3;  
GRI 416-1; GRI 416-2; GRI 418-1

We maintain transparent and open communication with our customers - one of our most important stakeholder groups - to deliver an enhanced customer experience. Our aim is to offer our customers the maximum added value by constantly improving our products and services with a focus on customer satisfaction.

We record, manage and report on all requests, complaints, feedback and suggestions received through our Customer Communication Platform (CCP). By managing all our communication channels through a single, integrated application, we can ensure end-to-end customer satisfaction leading us to evaluate our customer service activities and gain a 360-degree perspective.

We compile a record of all complaints submitted to us, be they verbal or written, via the following channels: The 0850 724 0 850 contact line, our email address [bilgi@anadolusigorta.com.tr](mailto:bilgi@anadolusigorta.com.tr), Şikayetvar, our social media accounts (Instagram, Twitter, LinkedIn and Facebook), our mobile applications (Sağlığım Cepte and Sigortam Cepte), our corporate

website, the Ministry of Treasury and Finance, the Insurance Association of Türkiye, KEP (Registered Electronic Mail), WhatsApp, Chatbot, mail, fax or directly through our individual branches. We record notifications received through these channels and send emails and SMS messages to the individuals who submitted the notifications when they are activated and deactivated.

We compile and track 609 templates to ensure that a consistent corporate language is used in all customer communications. These templates are updated continuously as required. We track all notifications received by our company and divide them into three levels for measurement and reporting purposes. We aim to respond to notifications within the timeframes set for their respective categories. We have defined automated workflows and target resolution times for each category. Should the total resolution time specified for a category or the timeframes for the implemented steps be exceeded, we will initiate an escalation process and escalate the matter to the next higher authority. We progress the escalation process according to the unit

hierarchy: unit/directorate coordinator and deputy general manager. This enables us to make improvements and ensure that notifications are resolved within the legally mandated timeframe. We continually improve our processes to ensure that the necessary actions are taken effectively in the event of a repeat notification from the same individual or organization. We track submitted notifications by reopening previously closed records in the Customer Communication Platform (CCP).

Aligned with our customer satisfaction strategy, we uphold the utmost confidentiality when processing notifications containing personal data, including health information. These notifications can be marked as “confidential” in the CCP and are only accessible to authorized users. These records can be automatically selected as “confidential” by the system.

Once CCP notifications have been closed, we ensure that our eligible customers can ask questions, obtain information or submit information/ documents based on the content of the response. We remain committed

to enhancing our digital services to ensure the efficient processing of notifications, thereby eliminating the need for customers to contact customer service, resend emails regarding the same issue or complete transactions without creating new notifications via our websites or apps. Customers who contact our call centre with requests such as enquiring about their claim file, payment status or missing documents are offered the opportunity to complete transactions via SMS messages through the voice response system. For insurance and home insurance claims processing, we encourage users to complete their transactions digitally by providing easy access to the "Claims Centre" page on our website. We also use a similar SMS notification method for vehicle depreciation claims, allowing users to submit their applications swiftly and directly through the respective menu.

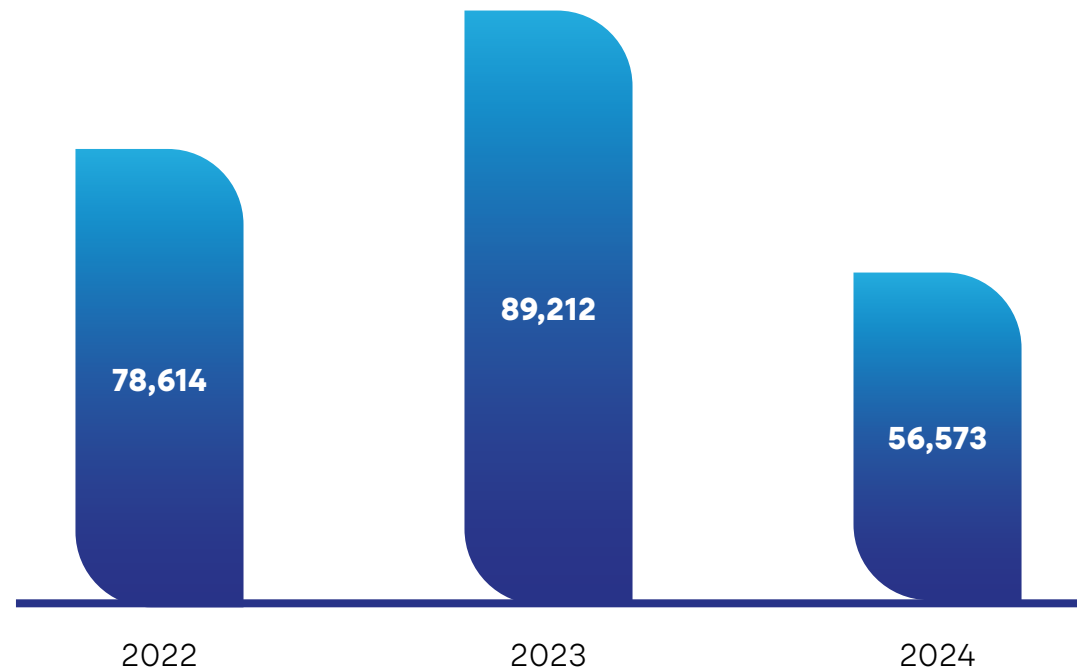
For complaints submitted via Şikayetvar website or social media, we liaise with the applicant to conduct meetings and increase customer satisfaction.

During these meetings, our representatives listen to and record

the details of the customer's issue. We monitor the recorded complaint and, if the response is not satisfactory, we reopen the complaint and request a detailed explanation from the relevant department. We also manage all our social media platforms, including Instagram, Twitter, LinkedIn and Facebook, through Somera, a social media and digital analytics platform. We monitor all customer contact information and generate an CCP notification if it becomes available. Our goal is to provide our customers with prompt and satisfactory responses.



The table below presents the total number of complaints received and the resolution rates company-wide over the last three years:



Our efforts in 2024 led to a **36.8%** decrease in the total number of customer complaints compared to the previous year. We attribute this improvement to our endeavours to better understand and fulfil our customers' expectations.

The aim of our Customer Experience team is to promote the “Voice of Our Customers” company-wide and instil a customer-centric culture throughout the organization. To this end, we conduct post-transaction surveys to understand and measure customer experience, taking swift action on the feedback received. We focus on addressing the root cause of incoming feedback and implementing solutions to improve the customer experience.

Through relationship-based surveys, we plan to gather product-specific reactive feedback systematically. We also analyze proactive feedback received through social media to identify areas for improvement from the customer's perspective. In line with our continuous improvement approach, we analyze the feedback in depth and organize workshops with respective business units to determine priorities and suggest structural changes.

We evaluate processes from our customers' perspectives using customer journey mapping to identify bottlenecks and design more seamless, satisfying experiences.

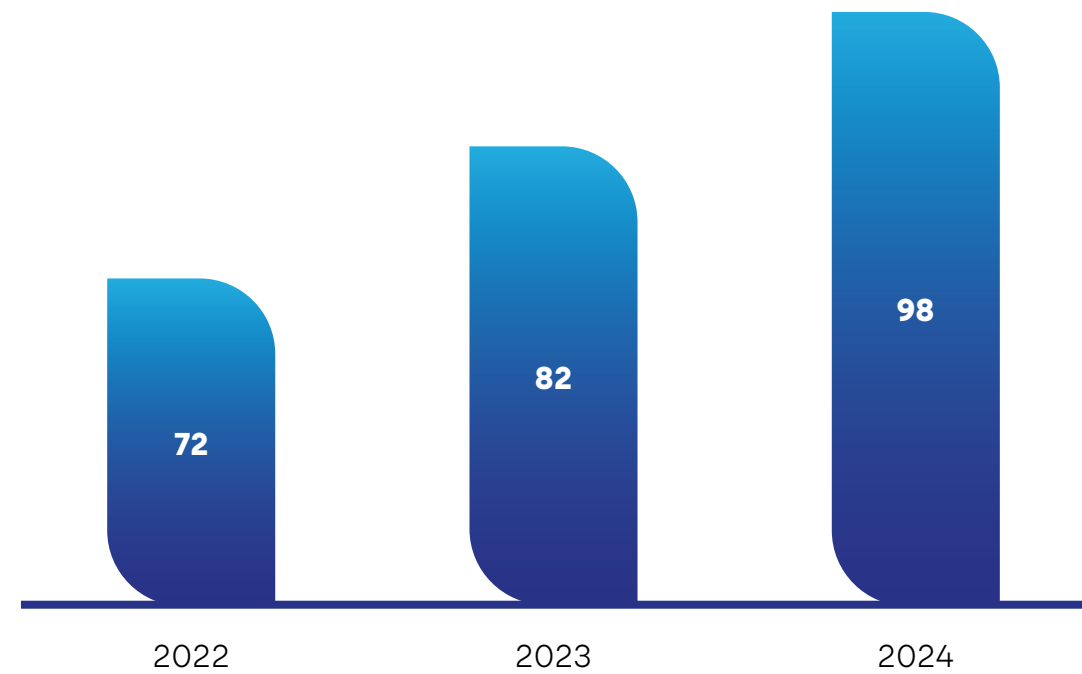
We conduct special surveys at the request of our departments. We value feedback from all our stakeholders and take action based on this information. We are committed to continuously improving the customer experience and maximizing satisfaction.







In addition to requests and complaints submitted through the CCP, we facilitate the submission of suggestions and satisfaction surveys. The table below shows the number of suggestions submitted over the past three years.



As a company that consistently strives to increase customer loyalty and satisfaction, as well as improving the quality of our products and services, we are proud to maintain our ISO 10002 Customer Satisfaction Management System certification, which we earned in April 2018. Being certified to this renowned international standard demonstrates our commitment to efficient and effective management of customer feedback and complaints. The processes of our Customer Communication Services within the Marketing and Customer Management Department encompass our workflows aimed at ensuring customer satisfaction. Our Customer Satisfaction Management System handbook contains details of our satisfaction policy and complaint handling procedures, as well as information on continuous improvement. You can find out more about our approach, which involves carrying out all our systems and processes with a customer-focused approach to deliver continuous customer satisfaction, in **our Customer Satisfaction Policy** on our website.







# Our Agencies and Business Partnerships

GRI 2-6; GRI 3-3

At Anadolu Sigorta, we embrace an ethical and transparent business approach throughout our organization and value chain. To this end, we promote participatory and sustainable business practices by maintaining regular and open communication with our agencies and business partners.

As of the end of 2024, we served our customers through 3,003 agencies and 136 brokers across Turkey. We also conduct agency activities in 1,025 branches of our subsidiary, Türkiye İş Bankası, and in 667 branches of five partner banks. As of the end of 2024, we had a total customer base of 3,062,092, comprising 149,282 corporate clients and 2,912,810 retail clients.

To enhance agency performance and improve business processes, we conduct training programs under two main headings: “Agent Training” and “Product Training”. As part of our Agency Development Program, we offer a comprehensive set of training programs addressing various aspects, including production, accounting, reporting, screen usage, and product details. We also systematically transfer theoretical knowledge via dedicated training programs on our digital training portal.

Effective communication with our agencies and business partners is key to fostering long-term, productive collaborations that align with our corporate values.



## Our Approach to Ethical Compliance in Sales Channels

We comply with legal regulations, ethical principles and practices in our collaborations with all our sales channels, including agencies, brokers and banks. Based on these principles, we conduct our relationships with customers and all stakeholders with integrity and trust. Should a violation of our ethical principles occur, or suspicion arise, we are notified directly and conduct the necessary assessment and investigation processes in accordance with the principles of confidentiality and impartiality. When necessary, we take action based on contract provisions and legal regulations.

Reports of ethical violations can be sent to [ajansatisyonetimi@anadolusigorta.com.tr](mailto:ajansatisyonetimi@anadolusigorta.com.tr), for detailed review. By adhering to these principles, we continue to build healthy and sustainable relationships with our sales channels.





## The Projects That Empower Our Agencies

### Stakeholder School

Under the “Stakeholder School” project, an initiative of the AS Academy in collaboration with Sabanci University, we offer certification to our agencies and their teams upon completion of training in specific products, branches or aspects of personal development.

### Acente Biz Bize

With the “Acente Biz Bize” project, launched in 2022, we are streamlining communication with our agencies by using digital platforms. Our communication infrastructure facilitates agency-to-agency connectivity, real-time content sharing, and online updates concerning our Company's applications to support the entire process with mobile notifications.

### KÜP – Winner's Product Package

Introduced in 2021, the KÜP system enables each agency to customize the selection of products, target setting and reward earning processes according to their portfolio size to create their own campaign package. We continue to expand the scope.

### Ofisim Cepte

This mobile app is designed to extend the transactional capacity of our agents through their phones, mirroring the features available in their offices.

### Young Anatolia

Through our Young Anatolia project, we wish to introduce a new generation of qualified agents to the sector and inspire young entrepreneurs to pursue a career in insurance. Since 2021, we have been working with 23 new agents as part of this project.

### Segmentation

We categorize our agents by specific criteria and offer them the opportunity to earn additional privileges and rewards based on segmentation.



# We Grow with Our Suppliers

GRI 2-6

Effective collaboration with all stakeholders in the value chain is essential for companies to achieve stable growth in today's business world. For global companies, effective supply chain management is instrumental for operational efficiency, reputation management, environmental impact reduction and innovation. Suppliers are no longer just product and service providers; they are also strategic stakeholders. Such an approach obliges procurement processes to be managed according to transparent, ethical and sustainable principles.

At Anadolu Sigorta, we materialize integrating our sustainability approach across our entire value chain, extending beyond the scope of internal operations. Guided by this approach, we focus on establishing a structure that aligns with our business ethics and firm purchasing policy when developing our supply chain. We also cultivate trust-based relationships with our suppliers and support supplier diversity.

We source all necessary products and services through our Purchasing Department under relevant purchase

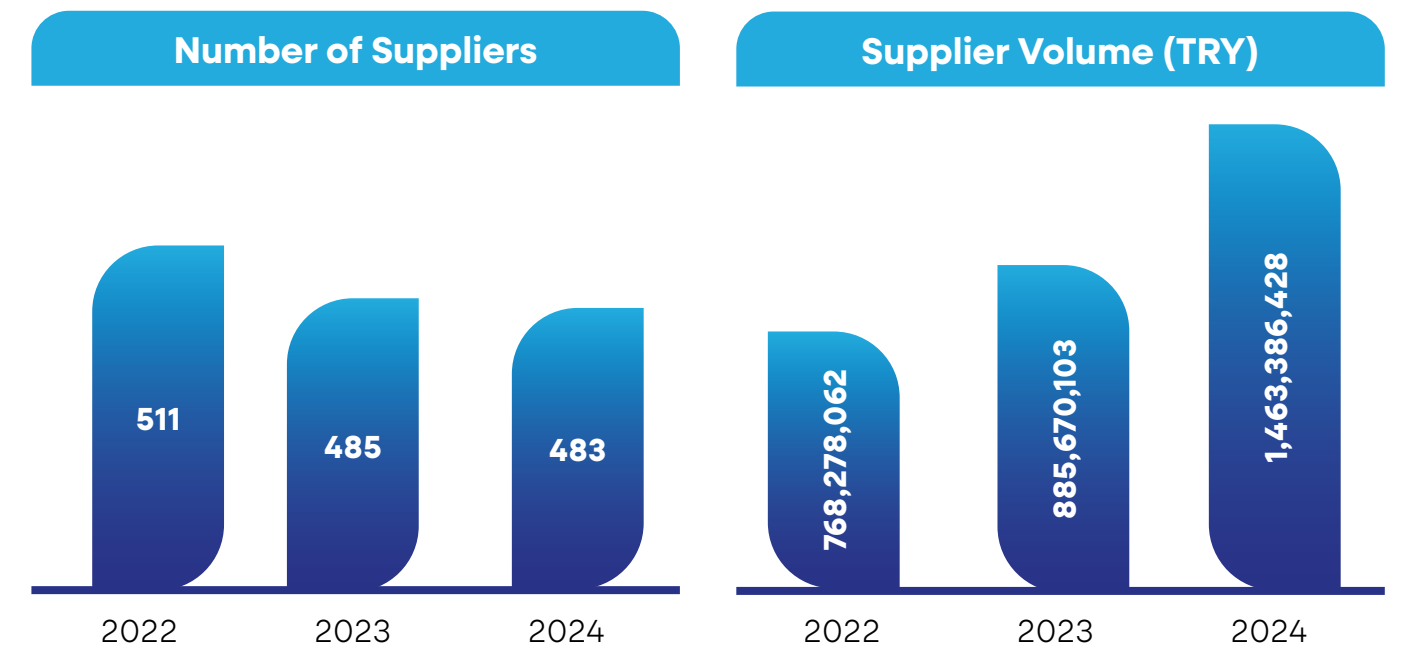
orders. We source products and services from companies within our supplier portfolio, ensuring they are delivered on time and in compliance with our quality standards. Throughout the process, we use contracts that clearly define the mutual obligations and payment terms of the parties involved.

As part of the “Purchasing Instruction”, we record the following: supplier contact information; details of the products and services procured; evaluation results; and factors that may affect quality processes. Suppliers must therefore operate in compliance with our corporate principles, have strong references, and have demonstrated reliable performance in previous engagements.

We use the Electronic Quality Management System for evaluation purposes and take remedial action when necessary. Furthermore, in accordance with the “Purchasing Instruction”, we review candidate suppliers based on the following criteria:

- Detailed corporate information
- Production or service capacity that meets national and international quality standards.
- Financial status and payment terms
- References to group companies or sectors
- Success in fulfilling commitments on time and to a high standard in previous projects
- Competitiveness and stability of the offered price
- Adequate warranty terms and delivery times
- Availability of technical support, maintenance and spare parts
- Proven performance in finding solutions to potential crises to prevent service interruption
- Compatibility with the preferred purchasing model
- Compliance with Anadolu Sigorta's policies on human rights, occupational health and safety, the environment, energy efficiency and ethical values

In light of the information we share related to our supply chain, we hereby publicly share our supplier data for the last three years.



Fundamental criteria such as technical competence and financial stability are important to us when selecting our suppliers, as is their commitment to ethical, environmental and social responsibilities. In this context, we work with companies that demonstrate product quality, compliance with national and international quality standards, strong references, adherence to contractual obligations and full submission of MASAK (Financial Crimes Investigation Board) documentation.





In our purchasing processes, sustainability criteria are incorporated on an equal footing with quality and cost. In line with the new regulations, we materialize topics such as corporate governance, human rights, labour practices, the environment, fair labour, consumer rights and social contribution in our purchasing instructions. For example, the policy paper used in our policy issuance processes was procured as FSC-certified in 2024. Furthermore, we strictly prohibit business relationships with suppliers implicated in bribery, child labour or forced labour.

Our goals are to strengthen the digitalization of our purchasing operations, advance our vision of sustainable purchasing further, and coordinate our supplier relationships within a corporate framework that aligns with the Internal Systems Regulation. To this end, we intend to increase our use of e-tender platforms to ensure the recording of supplier documents and facilitate transparent and traceable processes.

We collaborate with manufacturers and service providers across our supply chain. Our manufacturer suppliers operate in areas such as printed documents, consumables, and promotional products, while our service providers fall into categories such as assistance, communications, servicing, vehicle rental, and operational support. In areas such as IT and real estate management, processes are optimized by sorting them into subcategories according to product and service scope. The majority of our suppliers are based in Istanbul, and some companies have Istanbul operations in addition to headquarters in other cities.

To support the sustainability of our supply chain, we have started to implement assessment surveys incorporating environmental, social and governance criteria via our Electronic Management System. This system enables us to monitor our suppliers' progress in relation to sustainability and, when necessary, take corrective and preventive action. Furthermore, to strengthen digitalization, we intend to expand e-tendering

platforms and enable document tracking via these systems.

Environmental impacts and sustainability criteria are incorporated directly into the performance evaluations of our purchasing department. We have integrated sustainability targets, such as reducing paper consumption by 2025, into performance indicators. We are collaborating with relevant directorates to assess environmental and social criteria more systematically.

We are collaborating with these directorates to incorporate environmental and social performance indicators into the assessment surveys conducted via the Electronic Management System (EMS), which monitors supplier performance. We also monitor feedback and suggestions from our suppliers via digital platforms, and share this feedback systematically with the respective units involved in the process.



A modern office interior with several desks, each equipped with a computer monitor and keyboard. Ergonomic office chairs are positioned at the desks. Potted plants are placed throughout the space, adding a touch of greenery. Large windows in the background allow natural light to fill the room. The entire scene is overlaid with a semi-transparent blue filter.

6

# Customer Oriented Solutions and Technological Innovation





# Our R&D Activities

GRI 3-3

Research and development (R&D) activities contribute to a company's competitiveness, supporting stable growth and accelerating sectoral transformation by generating innovative solutions. Specific to the insurance sector, R&D activities create added value by improving customer experience, increasing operational efficiency, and enabling policyholders to receive more flexible, reliable, and customized services related to digitalization, big data analytics, artificial intelligence, and risk management. At Anadolu Sigorta, we recognize the strategic importance of R&D, and our commitment to innovation is guiding the future of the insurance sector.

Leveraging our 100-year history and innovative vision, we proactively adapt our research and development activities to align with evolving customer expectations and technological advancements. We are guided by our responsibility as the first and only insurance company to hold an on-site R&D certificate issued by the Republic of Türkiye's Ministry of Industry and Technology, a certificate we have obtained after dedicated efforts. Our goal is to optimize our processes, boost customer satisfaction, and establish a sustainable competitive advantage in our sector by developing innovative solutions.

## Projects Supported at National and International Levels

As part of our R&D activities, we actively participate in national and international support programs. In this context, we submitted a joint application with JFORCE Bilişim Teknolojileri AŞ to the TÜBİTAK 1707 Order-Based R&D Support Program. Following evaluation, the Artificial Intelligence and Rule-Based Fraud and Abuse Prevention Project in Production and Damage Processes in the Fire and Natural Disasters Branch was approved for funding from 2023 onwards and completed in 2024 with great success. This project enabled disaster damage to be predicted and preventive measures to be developed.

On an international level, we collaborated with several consortia within the ITEA (Information Technology for European Advancement), CELTIC and HORIZON programs, taking part in a total of six projects. Within the ITEA program, we played an active role in the Medispeech project (Automated Medical Reporting – Improved Clinical Efficiency to Enhance the Patient Experience), the SAFETE project (Swift Access for Emergency Triage/ Treatment Strategy) and the TREAT project (Transforming Healthcare Through Semantic

Interoperability & Patient Self-Efficiency). Within the CELTIC program, we played an active role in the ADA project (a smart network and automation-supported remote health monitoring platform). Within the HORIZON program, we played a role in the Societal Preparedness (Societal Preparedness and Resilience Project) and Health-AT-LifeFlow (Healthcare Lifecycle Management and Digital Health Platform) projects. Supported by TÜBİTAK, our Medispeech and TREAT projects officially launched in 2024. Our project, titled “ADA”, received TÜBİTAK funding and officially launched in July 2024. Meetings and workshops with relevant stakeholders are planned for 2025, as work on our two European Union projects began in 2024.

Following the concluding of the European Union project calls in 2024, we participated in the ITEA program with two new projects, each led by a different consortium. We have completed the Project Offer (PO) process for these two projects. Our project, PHRESH, scored high marks and has now completed the FPP (Full Project Proposal) process.



## Our Innovation Strategy and Artificial Intelligence Efforts

We are pursuing our vision of integrating innovation into all of our company's processes and developing in-house entrepreneurship, analytical modelling and AI-powered solutions, taking a holistic approach to innovation. In the Artificial Intelligence and Innovation Strategy Document developed in 2021, our goals for data management, process innovation and developing innovative insurance services were defined. To this end, we have:

- Artificial intelligence-supported damage assessment systems
- Identifying glass damage with AI
- Fraud detection using machine learning and social network analysis
- Development of a virtual assistant for damage

Thanks to these projects, we have succeeded in improving the customer experience and increasing process efficiency and cost optimization. We remain committed to promoting transparency and reliability in the insurance sector.

## Our Patents and Academic Collaborations

To contribute to scientific advancement in the insurance field, we share the outputs of our R&D studies with the scientific community. Between 2022 and 2024, we filed five patent applications offering innovative solutions in our sector, including “An Insurance System for Vehicle Damage Assessment”, “An Insurance System for Residential Damage Assessment” and “An Insurance System for Agency Performance Analysis”. These patents have been renewed for 2024 and 2025, and the evaluation process is ongoing. We received a software registration certificate from the Ministry of Culture for the Assistance Services Optimization Project, which we completed in 2024. In 2025, we also received a software registration certificate for the Damage Virtual Assistant Project.

Information concerning the applied patents is provided below:

1. Our patent work titled “An Insurance System for Vehicle Damage Detection” was conducted to determine damage costs. (2022)
2. Our patent work titled “An Insurance System for Residential Damage Detection”

for the determination of costs relating to non-automotive products. (2022)

3. Our patent work titled “An Insurance System for Policy Comparison” for policy comparisons. (2022)

4. Our patent work titled "An Insurance System for Agency Performance Analysis" for the Acentem360 project activities. (2022)

5. Our patent work titled "An Electronic Device for Detering Intrusions" for deterring theft. (2023)

As part of our commitment to innovation, we actively participate in different events as both speakers and attendees. We encourage our employees to enhance their knowledge and stay up to date with current developments by participating in seminars, symposiums and training sessions directly related to our projects. In line with this approach, we participated in 14 events in 2024.

Our R&D staff contribute to science by turning the results of ongoing projects into academic studies. These studies are planned to be

shared on the most appropriate academic platforms under the guidance of our academic advisors. To date, two of our presentations and one article have been published in relevant academic journals.

We focus on university-industry collaboration, materializing knowledge exchange and joint production. To this end, we run consulting, project partnership and internship programs at various levels with R&D centres and universities. As of 2024, we have established project-based collaborations with six R&D centres, five of which are international, and various universities, including twelve international and nine national institutions. We also contribute to the development of young talent by offering thesis projects and part-time internships.

We build bridges with the academic world by developing joint projects, supporting our work with scientific publications and contributing to sustainable development through our collaborations with universities.





## Artificial Intelligence, Big Data and Machine Learning

Through our R&D projects, we improve our company processes continuously and consolidate our leading position in the sector with our AI-focused applications. Highlights of our pioneering applications are:

1

### Damage Assessment From Photographs With Artificial Intelligence (AI)

To increase customer satisfaction and streamline the process of comprehensive insurance claims, we use artificial intelligence technologies to estimate the cost of damage to our policyholders' vehicles following an accident. This system provides customers with fast, accurate information about the extent of the damage and recommends effective solutions for managing the process.

2

### Detection of Glass Damage with Artificial Intelligence

We use image processing technologies to determine whether vehicle glass can be repaired. By directing repairable glass into the repair process, we optimize costs and extend its lifespan. These applications support both financial and environmental sustainability.

3

### Fraud Detection Using Machine Learning and Social Network Analysis

In order to prevent fraud, which has a negative impact on our sector and the national economy, we conduct a systematic evaluation of policy and claims processes using machine learning and social network analysis. Employing this approach equips us with the capacity to efficiently detect malicious attempts, claims that fall outside of policy coverage and organized fraud attempts, thereby enabling us to mitigate such risks at an early stage.

4

### Virtual Assistant for Insurance Claims

To facilitate quick and accurate access to information for our policyholders and business partners through Sigortam Cepte (Insurance On My Mobile) and Personal Branch Chatbots, we are upgrading our "Chatbot" technology to deliver a more sophisticated, intuitive, and interactive experience. These improvements will increase customer satisfaction and improve the user experience, as well as making the services we provide through digital channels more effective. Furthermore, by improving the efficiency of chatbots, we plan to reduce the number of requests and calls received through the Customer Communication Platform (CCP). This will boost our operational efficiency and make service processes more sustainable.





## Our Sectoral Achievements in Innovation

In 2023, we contributed to various projects and competitions as part of our activities. After submitting eight projects across different platforms and categories, we won several awards. The platforms we participated in included the KNIME Spring Summit 2023, the IDC DX Summit, the Smart-i Awards, the Future of CLOUD & AI and the Technology Captains. Furthermore, our employees won awards in the Insurance Association of Türkiye's article competition. The awards we received for our projects and articles served to enhance our reputation and promote our projects effectively. In 2024, we won two awards at the IDC DX Summit for our projects “Glass Repair/Alteration Detection with Artificial Intelligence” and “SOBE Text Mining”. In 2024, we received an award in the Best Machine Learning category at the Future of AI & Cloud Awards for our “Transforming In-Place Files to Automation with Machine Learning and Decision Support System” project.

## Future Perspective

We are committed to conducting R&D activities that contribute to a sustainable future, maximize customer satisfaction and develop innovative insurance sector solutions. Our goal is to lead the sector in artificial intelligence, big data, and digital transformation by building national and international collaborations.

Inspired by the innovative spirit embedded in our values, we pledge to continue implementing customer-centric projects and spearheading the evolution of the insurance landscape.





# Our Insurance Adventure in the Digital Age

GRI 3-3

Adopting new business methods to survive in an ever-changing global environment is a growing concern for industries today.

In this context, we appreciate that digitalization needs to be addressed. The concept of digitalization is undergoing rapid integration into business models within the insurance sector. This transformation replaces traditional approaches with digital methods and presents many significant opportunities for the insurance sector. We are focusing our efforts on maximizing the opportunities arising from this process. Digitalization empowers us to enhance operational efficiency, diversify our product and service portfolio, refine our risk management strategies, fortify our marketing effectiveness, and deliver a seamless, customer-centric experience.

Adhering to our values of human-centredness and environmental consciousness, we conduct our company's operations with a focus



on digitalization, empowered by our employees' contributions. To this end, we organize digitalization training programs to raise awareness of digitalization across the company, equipping our employees with valuable knowledge and encouraging them to use these skills effectively. You can find detailed information about our training programs in our report under the heading "Our Programs Supporting Education and Development".

We integrate digital tools such as big data, robotics, artificial intelligence, telematics and emerging mobile technologies into our processes. We thoroughly analyze the impact of changes on our business processes and develop products and services that adapt to evolving conditions.

We are committed to continuously improving our digital platforms by implementing the most practical and straightforward solutions to best meet our customers' needs. We integrate

our effective and efficient marketing strategies into our customer relationships throughout the digital transformation process.

We build an active social media presence to gain opportunities to promote to wider audiences and expand our customer base through special campaigns. We are committed to improving sales performance in our digital channels and providing our customers with a service through their preferred channels, supported by various digital partnerships. The goal is to provide our customers with a higher quality service.

In addition to these efforts, we comply with data privacy regulations to mitigate the risks arising from digital transformation. For this purpose, we adhere to the adopted technology, protocols, standards and security technologies.



## Our Digitalization Roadmap

We acknowledge that digitalization is a challenging process due to its multidimensional nature. Therefore, we align our processes with specific business needs.

Our aim is to drive digital transformation across every aspect of our company, from our products to our services, and we manage this process with a comprehensive strategy. We are updating our strategy to increase the efficiency of our existing sales channels and ensure that our customers have easy access to our products and services.

We incorporate innovation into our sustainable value creation strategy and business model. To this end, we are implementing several significant projects and initiatives that will advance our understanding of insurance and deliver tangible benefits to our customers. Highlights of our 2024 projects include our telematics project, which offers a preventive model for car insurance by leveraging mobile technologies

in collaboration with car insurance companies and claims management offices. Another highlight is our AStart Entrepreneurship Program, which we are launching to support our progressive vision. Additionally, we are carrying out special studies to enrich the user experience by integrating the health services of our mobile application with well-being platforms, improving the accessibility of our digital channels for an inclusive experience.

In addition to these projects and entrepreneurial activities, we launched the IdealAB Innovation Culture Ambassadors program at the end of 2024, with the aim of further strengthening the company's innovation culture and competencies. Through the IdealAB platform, we aim to foster innovative mindset development among our employees, accelerate their adoption of new ideas and diverse approaches, and raise internal awareness of innovation.

In line with our digitalization roadmap, our future vision is to transform our approach to insurance by leveraging advanced technologies such as artificial intelligence and the Internet of Things more effectively. We are committed to maintaining our leading position in the sector by providing innovative solutions that offer proactive, customized, value-added experiences to our customers, while also enhancing our operational efficiency.

Our major goals for our digitalization journey are as follows:

- Acting in line with the İş Bankası Group's Digital Strategy
- Further increasing our awareness of self-service on digital platforms
- Creating added value through the use of data analytics
- Transferring new skills to our employees as needed
- Ensuring the compatibility of artificial intelligence technologies with business models





## Our Digital Products and Services



Compared to traditional insurance, today's digital platforms offer insurance companies the opportunity to engage with their customers in a more impactful and customized manner. We are further strengthening our customer engagement through our mobile applications.

From the outset of our digitalization process, we have been committed to providing our customers with effortless access to our digital products and services. In 2024, our aim is to enhance the user experience by adding new features to our applications and enhancing the existing functionality. Thanks to our dedicated efforts, the number of users of our application has increased compared to the previous year.

### Sağlığım Cepte App Users (My Health on my Mobile)

2024:  
**332,365**

2023:  
**246,389**

### Sigortam Cepte (Insurance on My Mobile) App Users

2024:  
**324,412**

2023:  
**207,269**

**Through our digital platforms, we empower our users to create and manage their own policies at any time and from any location, eliminating the reliance on intermediaries.**

We have also made progress in managing customer satisfaction, which is another key area where digital channels are used effectively. We have streamlined our processes for evaluating requests and complaints, enabling us to provide solutions more quickly.

We are proud to announce that we reduced the processing time for user and policyholder requests by 8% in 2024 compared to the previous year. We have also reduced the processing time for complaints by 1.5% compared to 2023. Our goal is to maximize the customer experience by providing faster and clearer responses to feedback.

Our vision is to establish a system that enables us to provide rapid and effective solutions to our customers' needs. To this end, we are continuing to focus on digitalization, agility and providing an excellent customer experience. We remain committed to upgrading our business practices and communication channels with our employees, suppliers, and customers to deliver superior service in a more timely manner.



## Sigortam Cepte (Insurance On My Mobile)

We offer our customers comprehensive self-service options through our digital platforms. Our “Sigortam Cepte” app offers easy access to a wide range of insurance products, including health, pet, personal accident, comprehensive and home insurance. It also facilitates insurance purchases, quotes and various assistance services. Thanks to our approach, our customers can enjoy the convenience of performing many of their desired transactions with ease.

By the end of 2024, we had increased the number of functions we offer to 90 and our active user count to approximately 99,762 in our “Sigortam Cepte” app.



## Sağlıgım Cepte (Health On My Mobile) and Health Center

Our customers use the “Sağlıgım Cepte” app to access resources such as their health history, the status of their authorizations, contracted healthcare providers, policies and coverage. We expedite the claim notification process on our platform so our users can easily manage their policies and access up-to-date health information. The “Sağlıgım Cepte” mobile app also offers support for online consultations. In 2022, we launched our “Health” website, which can be used as an alternative to the desktop version of “Sağlıgım Cepte”. We also continue to seamlessly monitor our customers' billing transactions through the website. In 2024, 51,009 claim notifications were submitted to us via the app.

By the end of the year, we had increased the number of functions offered by the app to 67 in our “Sağlıgım Cepte” app.

## Claims Processing

We facilitate the review of claims by our policyholders, including access to payment details, file information, expert/service details and replacement vehicle information. They can also request replacement vehicles and apply for towing services through our applications, enabling them to navigate the entire post-claims process quickly and easily. Through the AS AI Glass Repair function on our corporate website, we offer our customers services without any time or location restrictions, allowing them to more easily manage their post-claims processes.

The following advantages are offered to our users:

- We provide a replacement vehicle extension function for customers who receive a replacement vehicle service.
- We provide access to a flow that allows users to report a loss of traffic value. Users can view damage files through the Personal Branch.
- We provide access to the Mini Repair Service viewing and appointment flows across all platforms.

We provide access to residential damage file information and allow users to download residential damage file rejection letters, upload missing documents and view detailed payment information and repair timeframes for comprehensive insurance damage files on our digital channels

The Virtual Claims Assistant provides users with insurance and home damage files with chatbot access for the following functions:

- Listing the last five damage files
- Displaying the date and policy information of the damage file
- Status and sub-status information of the damage file
- Payment status of the damage file
- Displaying expert, contracted and non-contracted service information for the damage file





## Penny Bank Money Points

As part of our Money Points project, our users began earning money points via the Sigortam Cepte app in March 2024.



## Our Social Media Applications

We are committed to continuously improving our sales opportunities through social media platforms. We send special offers to our customers via WhatsApp. In addition, thanks to the “Sigortam Cepte” integration, we facilitate policy sales through links provided to our customers.

Through our WhatsApp channel, we offer reporting processes, car insurance renewals, traffic insurance and international travel services. We sell Complimentary Health Insurance via our Instagram channel and continue to sell policies through our Call Centre.

## Robotic Process Automation

Robotic Process Automation (RPA) technology provides us with a means of increasing the efficiency of operational processes. We are committed to enhancing its effectiveness and expanding its reach. Transitioning to a digital business model allows us to enhance and accelerate communication between our employees, customers, and potential customers, permitting us to allocate our intellectual capital and talent to more efficient processes.



# Insurance Literacy

GRI 3-3; GRI 417-1; GRI 417-2; GRI 417-3

**We define insurance literacy in terms of our customers being aware of and well-informed about insurance-related matters, such as products, coverage, premiums, policy terms and claims processes.**

We consider it a priority to raise awareness of these issues among our customers, support them in making the right insurance choices and provide the necessary assistance to clarify their insurance policies.

To this end, we strive to offer products with features that fully meet our customers' expectations and needs.

We create informative content about our products on our social media accounts to raise awareness of the insurance sector. We also promote the exceptional features of our products through radio, magazine and newspaper advertisements. We provide concise details about our products and services in our regular customer newsletters. Attending various events gives us the opportunity to address the topics our customers want to explore further regarding our products. At the same time, we collaborate with brands from different sectors. Through these joint efforts, we deliver informative campaigns about insurance products and continue our activities to raise insurance awareness using different communication channels.

## KidZania Regional Directorate

**In 2024, 18,637 children visited the Anadolu Sigorta pavilion at KidZania Istanbul.**

Our productive collaboration with KidZania Istanbul, where children can experience more than 120 professions and 67 activity areas, aims to raise awareness of insurance among children. Our activities, themed 'Insurance Replaces Whatever Is Lost', include activities conducted based on this theme. In these activities, children aged 6 and above can experience the roles of Risk Engineer, Damage Assessment Officer and Insurance Sales Representative.

As part of their role, the Risk Engineer will visit factories to conduct risk analysis, while the Damage Assessment Officer will assess vehicle damage and provide updates. The Insurance Sales Officer will visit the veterinary clinic to provide information about the "Patim G vende" product, which ensures the health of our pets, and provide information to support policy sales.

## Anadolu Sigorta and Blindlook Collaboration

Founded in 2019, Blindlook adopts a comprehensive audio-focused approach, aiming to make brands' products and services accessible and understandable to the 285 million visually impaired individuals worldwide.

**As part of our collaboration with Blindlook, we are adopting Audio Simulation technology to make our website more accessible and user-friendly. This will enable our users to access information and perform transactions via voice prompts.**

## Bu Nasıl Bir İş Böyle (What Sort of Job Is This?)

In 2022, Anadolu Sigorta completed the book project "What Sort of Job Is This?", designed to educate children in the 7+ age group about insurance and the role of insurance agents. By educating children from an early age, we hope to raise awareness among future generations.

## Easy-to-Understand Products and Services

Committed to providing direct and transparent solutions to our customers' needs, we regularly update our website. We simplify the complexities of traditional insurance terminology, using easy-to-understand language.

In addition, we collaborate with different institutions to implement projects and organize campaigns designed to facilitate access to information about the insurance sector.





# 7

# Nature Conscious Anadolu Sigorta





# Our Environmental Management

GRI 3-3; GRI 303-1; GRI 303-2;  
GRI 303-3; GRI 303-4; GRI 303-5

Climate change poses escalating risks across diverse sectors, most notably in the insurance sector. In response, companies worldwide were prompted to take more conscious steps towards a sustainable future. As a leading player in the sector, we take responsibility for preventing environmental threats and raising public awareness.

**Our Sustainability Policy** provides a framework within which we plan and deliver our products, services and operations, and we consider environmental and climate change to be fundamental components of this structure. We assess and manage environmental risks as part of our corporate sustainability program.

By implementing **our Environment and Climate Change Policy**, we set out to minimize the environmental impact of our operations. We also develop solutions to help our clients manage their risks in this area, supporting them in their transition to a low-carbon economy. In line with **our Environmental and Social Impact Management Policy**,

we refrain from insuring or investing in activities that could potentially harm the environment. This approach ensures our compliance with international norms. All our policies are structured to support and complement each other. In this context, we will continue to report our environmental impact through the Carbon Disclosure Project (CDP), a non-

profit organization that promotes global environmental transparency, in 2024. It is a privilege to be the only company in the Turkish insurance sector to participate in this platform.

We conduct our operations following an approach based on doing no harm to nature, using resources efficiently and focusing on sustainable development. Our goal is to reduce our negative environmental impact, enhance our positive impact, and manage this process to create long-term value. At Anadolu Sigorta, we build our sustainability approach in a proportionate manner across Environmental, Social and Governance (ESG) dimensions.

All these efforts are being advanced in line with **our Sustainability Policy** and **Environment and Climate Change Policy**. These policies govern our environmental management strategies and allow us to keep our stakeholders informed about our processes.







# Our Emission and Energy Management

GRI 3-3; GRI 302-1; GRI 302-3; GRI 302-4; GRI 305-1; GRI 305-2; GRI 305-3; GRI 305-4; GRI 305-5; GRI 305-7

Despite the escalating threat of climate change, concerns such as environmental sustainability, emissions reduction and energy management remain a key focus for efforts to combat and adapt to climate change. Climate change impacts the strategies of other sectors and is shaping the strategies of companies operating in the insurance sector. Consequently, insurance companies are developing strategies that consider their environmental impact. A key component of these strategies is calculating and monitoring emissions, and setting reduction targets. To this end, we are developing operational strategies to make our business more eco-friendly and sustainable. We are addressing energy management, emissions reduction and climate change while contributing to societal value.

Direct and indirect energy is consumed in the course of our company activities. We monitor greenhouse gas emissions from our operations and encourage the use of renewable energy sources. We consider energy efficiency to be a key criterion in our purchasing processes.

We implement energy and greenhouse gas emission management strategies to identify the main factors influencing our energy consumption, monitor it, and reduce it. We evaluate our overall results and take steps to reduce our greenhouse gas emissions.

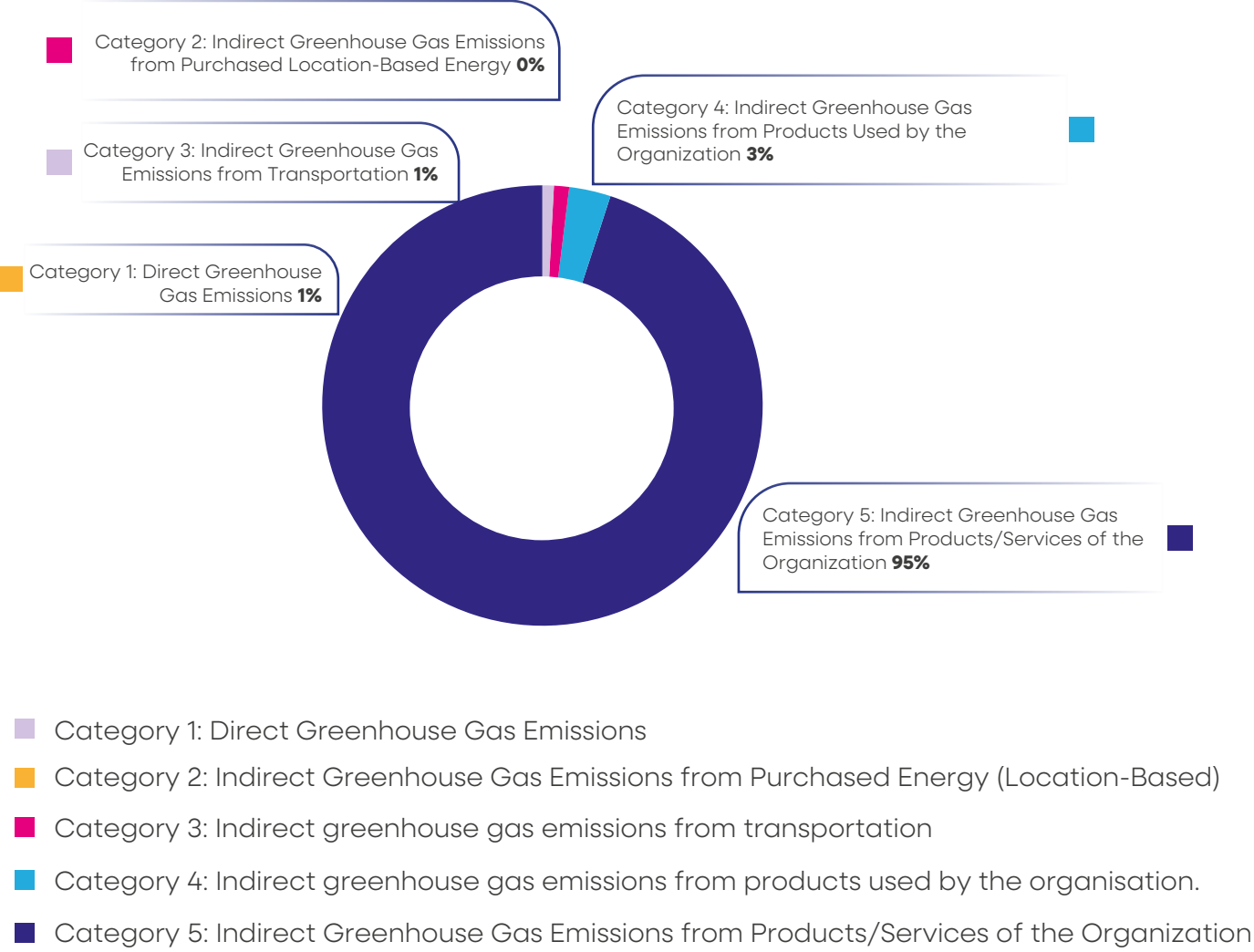
We monitor our emissions as a Key Performance Indicator (KPI) within our company's performance management system.

Calculations based on our activities during the reporting period revealed that our total annual greenhouse gas emissions were 45,555.47 tCO<sub>2</sub>e (Market-Based). We calculate greenhouse gas emissions based on the ISO 14064-1:2018 Corporate Carbon Footprint Standard. Further details about our greenhouse gas emission calculations are provided in the following table:

GHG Protocol	ISO 14064-1:2018 Category Name	Total (tCO <sub>2</sub> e)
Scope 1	Category 1: Direct Greenhouse Gas Emissions	637.42
Scope 2	Category 2: Indirect Greenhouse Gas Emissions from Purchased Energy (Location-Based)	955.06
	Category 2: Indirect Greenhouse Gas Emissions from Purchased Energy (Market-Based)	0.00
Scope 1 + 2 (Location-Based)		1,592.4
Scope 1 + 2 (Market-Based)		637.42
Scope 3	Category 3: Indirect Greenhouse Gas Emissions from Transportation	508.69
	Category 4: Indirect Greenhouse Gas Emissions from Products Used by the Institution	1,295.70
	Category 5: Indirect Greenhouse Gas Emissions from the Institution's Products/Services	43,113.66
TOTAL (Location-Based)		46,510.53
TOTAL (Market-Based)		45.555,47



The chart below presents the distribution of our 2024 greenhouse gas emissions:



We proudly announce that we have obtained the renowned I-REC certification (2,500,000 kWh) and significantly reduced our Category 2 Energy-Related Indirect Greenhouse Gas Emissions (2,160,770.11 kWh, equivalent to 955.06 tCO<sub>2</sub>e), achieving a net zero emission status.

In addition, our renewable energy-generating solar panels installed on the roof of our TRNC Branch Office generated 9,392.00 kWh of electricity.

To calculate our greenhouse gas emission intensity for 2024, we factored in our total emissions (Category 1 + 2), including direct and indirect emissions, our number of employees, and our total operational area. The emission intensity data obtained using these two factors is presented in the tables below:

Category 1+2 (tCO <sub>2</sub> e):	Activity Data	Emission Intensity
637.42	Operational Area 19,939.73 m <sup>2</sup>	0.0320 (tCO <sub>2</sub> e/m <sup>2</sup> )
	1,790 Number of Employees	0.36 (tCO <sub>2</sub> e/employee)

Total GHG Emissions (tCO <sub>2</sub> e)	Operational Data	Emission Intensity
45,555.47	Operational Area 19,939.73 m <sup>2</sup>	2,285 tCO <sub>2</sub> e/m <sup>2</sup>
	1,790 Employees	25.45 (tCO <sub>2</sub> e per employee)





Detailed calculation data for our greenhouse gas inventory can be accessed under the “Greenhouse Gas Inventory” heading.

In addition to the actions we take as part of our energy management, we are updating our business practices to meet modern requirements. We recognize that adapting our approach is critical to maintaining a substantial presence in our sector.

We remain committed to conducting our energy management activities in collaboration with our Construction, Real Estate and Administrative Affairs Department.

As part of our efforts to combat climate change, we assess renewable energy investments in terms of their environmental impact and strategic value. To this end, we offer insurance products that are specially designed for wind and solar energy investments. In 2024, we secured 1,757 MW of installed wind energy capacity and 712 MW of solar energy capacity. Based on these figures, our market share in wind energy reached 13%, and 4% in solar energy. We are constantly expanding our renewable energy product portfolio as we recognize the critical role it plays in transforming our country and our planet. The table below demonstrates our wind and solar energy coverage data for the last four years:

Renewable Energy Installed Capacity	2024	2023	2022	2021
Wind Energy (MW)	1,757	1,358	1,103	1,275
Solar Energy (MW)	712	877	1,014	1,700

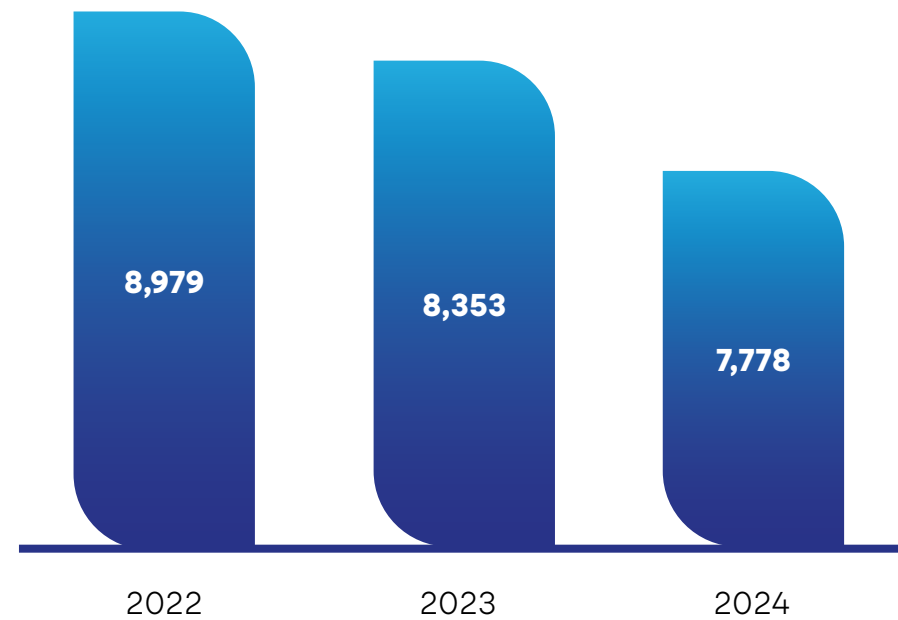
While our Purchasing Department is responsible for providing electricity supply services for our company, we collaborate to monitor our energy consumption, review our invoices monthly and observe for any exceptional circumstances. We regularly monitor consumption reported on invoices, comparing them to previous months and years and creating tables for analysis. The table below details our energy data by reporting year:

Activity Name		2024 (GJ)	2023 (GJ)
STATIONARY COMBUSTION	Natural Gas– For Heating Purposes	492.91	376.48
	Electricity - Grid	4,440.69	2,201.88
MOBILE COMBUSTION	Diesel – Company Vehicles	2,105.98	3,709.18
	Solar Energy (SPP)	7,778.77	8,353.88
ELECTRICITY CONSUMPTION	Gasoline – Company Vehicles	33.81	71
	I-REC	9,000	9,000



We conduct electricity supply service tenders on a regular basis, every one or two years, and evaluate our risks and opportunities in this regard. We investigate the underlying causes of changes in consumption and, in consideration of our colleagues' satisfaction, implement appropriate measures to reduce our energy consumption. The infographic below demonstrates the reduction in electricity consumption that we have achieved over the last three years.

### Electricity Consumption (GJ):



We are taking action to save energy and reduce our consumption, and our activities towards this goal are presented below:

We have automated most of our buildings, enabling the lighting to be activated by presence sensors and preventing unnecessary energy consumption.

Adjustments to the automation system at hourly intervals allows us to run a program that automatically switches off indoor lighting during lunch breaks and at the end of the day.

Supported by our building management staff, we conduct regular building inspections at set times in the evening to ensure that air conditioning, lighting and other manually operated systems are turned off.

By automating our air conditioning and ventilation systems, we rescheduled the opening and closing times for a more efficient operation. This reduced the total operating time of the system and improved our energy efficiency.

We improved the efficiency of our air conditioning and ventilation systems in our Head Office building by making sure the windows were kept closed.

We have installed a solar energy system on the roof of our TRNC branch.

To respond to the demand for sustainable energy, we have designed a campaign exclusively for our customers in partnership with Solarçatı. We're offering discounts on solar panel installations to customers who want to reduce their electricity bills by using solar energy at home.





# Our Waste Management

We focus on reducing paper use in our operations through diligent monitoring of technological innovations and regulatory changes. Further information on our digitalization efforts is available under the heading “Our Insurance Adventure in the Digital Age”. As part of our "Paperless Insurance" strategy, we are reducing our paper consumption and promoting its recycling.

Our goal of minimizing our environmental impact was achieved through the implementation of sustainable practices in our headquarters and support units throughout 2024. In this context,

We phased out disposable paper cups in our headquarters' kitchens to reduce waste and our carbon footprint.

As part of our microwaste management initiative with Wastespresso, we recovered 337.5 kg of coffee waste in 2024, thereby preventing 336.35 kg of CO<sub>2</sub>e greenhouse gas emissions.

In collaboration with ecoNow, we implemented a total of 1,420 environmentally friendly actions as part of our environmental responsibility initiatives. These actions represent a reduction of approximately 1.5 tons of CO<sub>2</sub>.

## Recycling Actions Performed Using the ecoNow App

Material Types	Number (pcs)
Glass	457
Plastic packaging:	258
Paper	147
Plastic lids	114
Metal	105
PET Bottles	101
Batteries	39
Electronics	17
Textiles	7



We acknowledge that waste management is critical to our environmental impact. Once approved by the relevant directorates, we sell outdated documents from our archives to recycling companies for reuse. Our aim is to separate and recycle printed materials, household waste and packaging waste generated in our operational buildings at source wherever possible. To this end, we provide educational support to children with autism through the e-waste project that we launched in collaboration with TODEV (Turkish Autistic Support and Education Foundation).

In 2021, we obtained Zero Waste certification for our Headquarters building in recognition of our compliance with the required criteria. This involved assigning personnel, placing waste containers for glass, plastic, paper, metal and used batteries in different areas of the building, designating waste storage areas, delivering waste to licensed companies, maintaining records, arranging waste containers according to the colour coding specified in the regulations, providing information and training, and removing trash bins from under desks.

Each year since 2017, we have obtained a Medical Waste Acceptance Certificate for our Company's headquarters from the Waste Management Directorate of the Istanbul Metropolitan Municipality's Environmental Protection and Control Department.

We segregate household and packaging waste, including paper waste generated in our operational buildings, at source. In addition, we recycled a total of 0.08 tons of plastic waste throughout the year.





The table below provide data on the waste materials consumed during our reporting year:

Waste	2023 Avticity Data (ton)	2024 Activity Data (ton)
Paper-Cardboard Waste	5.61	2.179
Plastic Waste	0.18	0.08
Electronic Waste	-	0.08
Waste Battery	-	0.02

The table below provides data on the types of waste consumed in our reporting year:

Waste Type	Operation Data (ton)
Hazardous Waste	0
Non-Hazardous Waste	127.02
Biogenic Waste	0
Non-Biogenic Waste	127.02

In line with our Paperless Insurance initiatives at agencies and bank branches, we continue to consistently reduce total paper consumption and paper consumption per agency. The table below shows the data on paper consumption at our agencies over the last six years:

Year	Total Paper Consumption in Agencies (ton)	Total Paper Consumption per Agency (kg/ number of agencies - branches)
2019	81.74	23
2020	66.11	18
2021	64.02	17
2022	57.56	15
2023	45.02	12
2024	42.59	10.3

\* Our data reflects the number of Anadolu Sigorta agencies and the number of branch channels of our subsidiary, Türkiye İş Bankası.





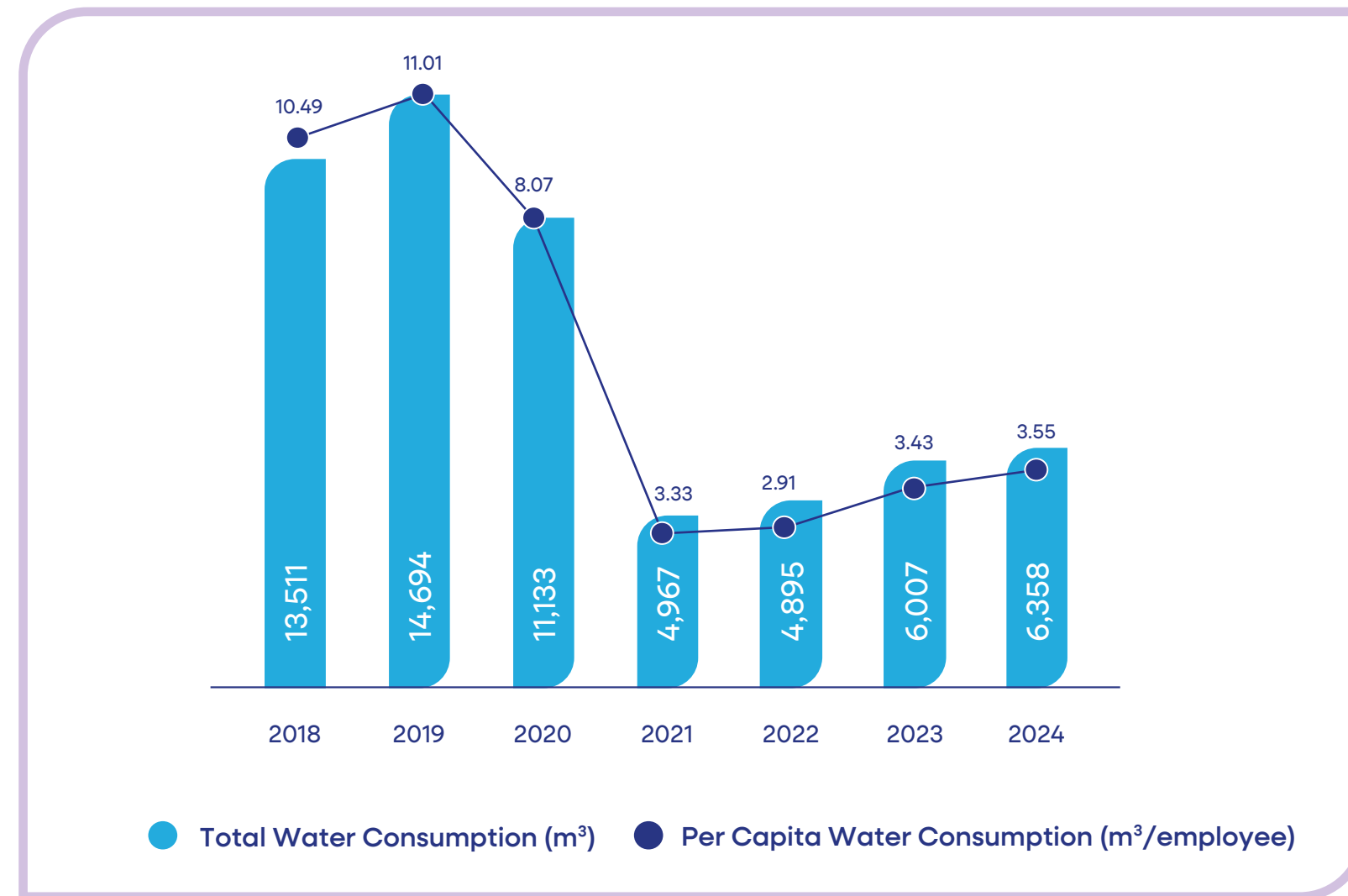
# Our Water Management

One of the consequences of the negative impact of global warming and climate change on precipitation is drought. In light of unpredictable rainfall and the high rate of evaporation, the risks of regional drought and water scarcity are projected to escalate. Water consumption in our operations is generally for domestic use.

Following the outbreak of the pandemic in 2020, we replaced the bottled water dispensers in our Head Office and Regional Directorate buildings (Western Anatolia, Marmara, Black Sea and Southern Anatolia) with contactless, purified water dispensers. These devices eliminate the use of plastic bottles at their locations, facilitating the consumption of high-quality, microplastic-free water and benefiting both our health and the environment. Since 2020, we have also been installing sensor-operated taps in restrooms that can be adjusted to deliver the shortest possible water flow. At our Headquarters building, we use well water for restroom facilities.

We are putting up posters and making announcements to raise awareness of the importance of water efficiency.

The graph below provides an overview of our total annual water consumption from the mains and our per capita water consumption:



\*A major decrease was recorded in 2021 due to lockdowns imposed during the pandemic.

The background of the slide is a photograph of an office environment, featuring desks, computer monitors, and office chairs. A semi-transparent blue overlay covers the entire image. In the foreground, a desk is visible with a pen holder containing several pencils, a small potted aloe vera plant, and some papers. The overall tone is professional and modern.

# 8

# Our People-Centered Approach





# Our Human Resources Approach

GRI 2-19; GRI 2-20; GRI 2-21; GRI 2-30;  
GRI 3-3; GRI 401-1; GRI 401-2

Established in 1925 under the guidance of our great leader, Mustafa Kemal Atatürk, we remain proud of our heritage and continue to grow and innovate, constantly striving for success. Described as "Türkiye's Insurance School", our Company's mission is to create value with all our stakeholders and progress based on a shared sense of unity.

To this end, we place great importance on our employees, who play a crucial role in implementing our company's core policies. The primary objective of **our Human Resources Policy** is to identify the need for qualified personnel within the Company in line with its goals and strategies, manage the recruitment process, support employee motivation and performance, strengthen communication between individuals and teams, and contribute to creating an Open-to-Change employee profile committed to continuous success.

Further details of our **Human Resources Policy**, focusing on development, change and people, are available on our [website](#).

## Working Life At Anadolu Sigorta

The key to our organization's success is our talented, qualified and change- and success-oriented human resources. We strive to enhance the value we place on our employees by providing them with a fair, equitable and safe working environment in which human and employee rights are respected. Furthermore, we meticulously fulfil the requirements of the UN Universal Declaration of Human Rights, the International Labour Organization's fundamental principles of labour rights, human rights and social justice, and international agreements to which Türkiye is a party.

In line with our **Human Resources Policies**, we manage core HR processes such as recruitment, career management, employee development, compensation management, performance evaluation and termination based on the principles of openness, transparency, equality and impartiality. We keep our employees informed about these matters. Decisions regarding our employees are made regardless of race, religion, language, sect, gender, sexual orientation, mental

or physical disability, age, culture, or social background. We encourage personal and professional development at our Company and offer all employees training and development opportunities designed for this purpose under the principle of equality.

As set out in our **Human Resources Policy**, we conduct our promotion processes from an entirely objective standpoint, focusing on filling open positions from within the organization. Our Human Resources and Training Department supports our colleagues at every stage of their careers. The department's goal is to meet the company's workforce needs in line with its mission, vision, values and strategic goals. The department is committed to building and maintaining a productive and successful workforce with advanced technical and behavioural competencies. The department also ensures that the workforce (both company and agency personnel) responsible for carrying out our company's operations are qualified, and offers training across all functions necessary for career and performance management processes. Our employees benefit from a certain level of job security under a union system.

We uphold our employees' right to organize, unionize and engage in collective bargaining. In 2024, approximately 85% of our employees exercised their right to collective bargaining. Our employees are free to join unions and participate in union leadership roles. To this end, we provide appropriate conditions to ensure that unions can readily operate throughout the company, enabling employees to effectively exercise their rights to engage in union activities and collective bargaining.

As we recognize the significance of a healthy work environment, the physical and psychological well-being of our employees is our top concern. To encourage participation in management and promote open communication, we have introduced various channels through which our employees can communicate their expectations, opinions, suggestions and complaints, and access information about company activities and decisions. Further details are provided in the "Strong Bonds with Our Employees" section.

To complement one-to-one meetings with our employees, we collect company-wide results by conducting an annual employee engagement survey. Our primary goals are to recruit high-quality personnel in line with our objectives and strategies, and to implement initiatives intended to boost employee motivation and engagement. To this end, we have implemented the "Workplace Happiness Movement", focusing on permanent solutions for long-term success. As part of this movement, we are introducing a number of initiatives to encourage employee involvement in decision-making processes and value their ideas.

We include our employees' families in our special events, and we offer flexible working options to help our employees with children maintain a work-life balance. We have a wide range of leave options available to our employees. One recent innovation is that every employee is now entitled to take a day off for their birthday, known as "Birthday Leave", and use it in the corresponding month.



# Our Programs Supporting Education and Development

GRI 2-18; GRI 205-2

We feel privileged to have both competent employees and young talent within our organization, and we are committed to supporting them in their career development. Throughout this process, we support our employees with dedication and commitment, working assiduously to provide them with new opportunities that will contribute to their professional growth.

Our Human Resources and Training Department collaborates with colleagues at every stage of their career. We organize and oversee all training and development programs, from performance evaluations to promotion processes. During the reporting period, we expanded our programs to cover a wide range of topics, including leadership, mentoring, professional and personal development, data analysis, visualization and storytelling. Our total training budget for 2024 reached approximately TRY 28,332,636.

The content of our comprehensive, detailed and diverse programs, which cater to a variety of interests, is as follows:

## AS Academy

We launched the AS Academy to support our employees' career goals and development plans. Our six schools and social clubs support holistic development and are designed to provide maximum support to our colleagues. We offer certification programs in collaboration with universities and plan long-term, comprehensive training modules. Through the AS Academy, we aim to enhance the social, professional, technical and managerial competencies of our participants. Our goal is to provide a dynamic and accessible development environment for all our employees, agencies, interns and business partners, regardless of their role or position.

At Anadolu Sigorta, the sector's leading training provider, our goal is to empower our stakeholders at all levels with the necessary training to prepare them for the future through our AS Academy.

## Academy Master Class Program

We launched the Academy Master Class Program in September 2024, which incorporates colleagues from different levels. Our CEO, Z. Mehmet Tuğtan, delivered the Opening Remarks. This special program offers a comprehensive two-year development journey for colleagues working at levels 5, 6 and 7.

Our participants receive a wide range of training, including Agile Mindset, Customer-Focused Service, technical branch training and the Coach-Like Approach. This enables them to acquire critical competencies that will shape their careers. Meticulously designed and offered for the first time, this program delivers a significant opportunity for our colleagues to discover their talents and advance their careers.

We believe that our participants will contribute valuable knowledge and experience to the company by applying what they learn throughout the program to their business processes. Our commitment to cultivating future leaders continues unchanged after 100 years.

## Koç University – Executive Development Program

The 2024 cohort of our Executive Development Program, delivered in partnership with Koç University, has completed its training. Our executives receive comprehensive training in a wide range of topics, including global leadership trends, strategic approaches and leadership psychology. Graduation for the program's fifth cohort took place on June 25, 2024. With the support and guidance of our senior management team, our executives developed and presented their projects at the end of the program, thereby reinforcing our company's leadership school and implementing new processes.





### Women Leaders Program

The program is specifically designed for our women leaders and offers content enriched with global perspectives, business trends, case studies and inspiring, benchmarkable experiences. Participants will learn how to review leadership styles, identify areas for improvement, implement ideal actions and disseminate program outcomes throughout the company.

Throughout the program, the content is based on original articles from Harvard Business School and is enriched with various activities, including business world gatherings and networking events involving physical meetings.

Additionally, expert academics from renowned universities such as Boğaziçi, Koç, Galatasaray and Sabancı lead the modules throughout the program.

### SOSYAL-İZ:

To support the multidisciplinary development of our colleagues, we have launched a range of social clubs and activities under our Sosyal-iz brand, catering to a variety of interests. We offer a wide range of opportunities for enjoyable and productive time together, including sports and book clubs, a gastronomy club, and a sailing club which joined us this year. Through our AkadeMini brand, developed to support the development and socialization of our colleagues' children, we extend this valuable journey to include our youngest members.

### University Collaborations

In recent years, we have expanded our university collaborations with Ankara University, enabling us to reach more young people. In order to further these collaborations, which aim to introduce students to the sector and increase employment opportunities, we have also been meeting with students from KTO Karatay University and Marmara University's Faculty of Financial Sciences, specifically the Insurance Department.

With the support of university academics, Anadolu Sigorta Akademi has prepared a comprehensive program to achieve these goals. Students will have the opportunity to learn about the latest sector practices from experienced professionals who have dedicated years to working in the sector. Throughout the semester, students will explore every aspect of insurance, from hands-on courses to technical branch training and detailed claims processes, as well as product and screen training.

### Development Centre Application

We recognize that the cultural fit of our employees is a key factor in achieving our strategies and goals, on both an individual and corporate level. To this end, we have updated our internal promotion processes to better meet the needs of our colleagues. In this application process, colleagues create their own development roadmaps with the help of our consultants as they progress towards managerial positions. Their development progress is monitored on a quarterly basis by Human Resources representatives, their manager and expert consultants. We support our participants' personal development through project work, role model interviews, career coaching and competency development materials, thereby assisting them in achieving their ideal managerial profile.

### Competency Performance Evaluation

We evaluate our colleagues based on their job titles, using content that is tailored to their specific competencies and aligned with our company's values. We offer our employees a variety of training and development opportunities to help them build solid careers and perform their duties to the best of their ability. From their first day, we grant them access to a range of technical, professional and career development training programs, delivered online and in person through our Academy Library and portal – equipping them with the skills they need.



### Employee Competency Development

We offer all our employees accessible training programs focused on technical, professional and career development at every stage of their careers. Trainings are available both online and in person via our training portal.

### Digitalization Training

Equipping our employees with the necessary knowledge and awareness is of the utmost importance in our sector. To this end, we are committed to taking precautions against potential risks in digital environments. Our Infrastructure and Security Directorate provides regularly updated information security training. As part of this training, we educate our employees on topics such as phishing attacks, social engineering, password security and secure remote working. We provide support to help our employees acquire knowledge and experience in different areas through training programs such as Agile, Digital Marketing, Effective LinkedIn Use, Data Analyst and Citizen Data Scientist.

### Transforming and Inspiring Leadership Program

With this program, we aim to increase our participants' awareness of both themselves and leadership. By supporting the transformation of this awareness into effective and sustainable behavioral changes, we enable our employees to develop their relationships with their teams, managers, colleagues, and all other people they interact with from this perspective. Thus, we aim to firmly establish a leadership mindset within our company and make this perspective one of the most important strengths of our leadership culture.

During the previous reporting period, we conducted Data Analyst Training, Citizen Data Scientist Training, and Future Leaders-1 training programs, and as part of our “My Road Companion” project, we succeeded in increasing the number of mentors to over 90.

The table below provides a breakdown of the total training hours we provided to our employees between 2021 and 2024, categorized by gender:

Training Data	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Training Hours Per Employee by Gender	29,551	26,533	15,486	16,906	14,715.60	14,462.50
Average Training Hours per Employee	31.21		17.07		17.66	

**We empower our employees by sharing our knowledge and experience of different fields.**





# Our Journey with New Talents

**In addition to our activities aimed at improving employee well-being, we support new hires to create lasting change within our company and are delighted to incorporate new visions into our company culture, which values development and originality.**

## Being the Employer of Choice

We are privileged to be preferred by qualified young graduates from Türkiye's top universities as they embark on their careers in the sector. To maintain and build on our success, we work with universities and various career clubs, taking part in the events they organize. We also provide sponsorship support to establish long-term relationships and partnerships with these clubs. We implement various programmes, such as MT Young Talent, Bi'Başka Deneyim (A Unique Experience) Internship Program, Youth Senate Young Vision and BT Young Talent. These programs provide a knowledgeable and qualified workforce with the opportunity to explore the insurance industry and foster valuable new talent for our company.

## The Anadolu Sigorta Youth Senate – Young Vision Program

Launched in 2020, our work with university students aims to understand the expectations of the new generation, benefit from their perspectives, and strengthen our communication with young people. As of this reporting period, we are delighted to announce that we have successfully completed the fourth term of the program and commenced the new term.

Our program regularly hosts sessions with students who have played an active role in student clubs throughout their studies, gained internship experience in various sectors and are keen to develop professionally. During these sessions, we aim to create an environment in which students can connect with our managers and employees and share their views on business life. We also provide content to help them develop professionally and build their networks before entering the professional world. Through our Young Vision program, we empower students to shape their careers, providing them with career advice and training from our experts.

## Bi'Başka Deneyim (A Unique Experience) Internship Program

Our A Unique Experience internship program, launched in 2018, has once again generated significant interest from our students this year.

During the last reporting period, we ran the program on two separate dates. Of the approximately 5,000 applicants from various universities, we conducted one-on-one interviews with almost 200 students who had successfully completed the gamified exam process. Online exams and interviews were conducted throughout April–June 2024, with the program running between July–August and August–September.

As part of the program, we provide training and introductions for interns to meet the directors, offering them a valuable opportunity to broaden their understanding of Anadolu Sigorta. We also offer diverse and enriching training and workshops led by experienced instructors to prepare our interns for the professional world. Our interns

also have the opportunity to develop projects individually or with other interns in the same department, based on their interests and preferences.

At the beginning of our internship program, we assign each intern a mentor from among our directorate staff. These mentors guide the interns throughout the process, helping them to advance in technical and organisational terms. At the end of the program, interns have the opportunity to present their projects. We evaluate the submitted projects and implement applicable ideas. This approach strengthens our interns' sense of belonging, making them feel like valuable team members rather than just spectators. Furthermore, we use task-based gamification throughout the internship process to make learning and development more interactive, fun and motivating.



# United We Stand: Our Diversity and Inclusion Approach

GRI 2-7; GRI 2-8; GRI 401-1



One of the fundamental elements that strengthens our company culture and corporate identity is our commitment to diversity and inclusion, which is an integral part of our people-focused approach. From this perspective, we are committed to embracing all segments of society and providing equal opportunities for all. We integrate this approach into our Human Resources processes to ensure consistent fairness within the company.

Our employees have access to all the necessary information about our core HR processes, including recruitment, career management, employee development, compensation, performance evaluation and termination. We structure and implement these processes in accordance with the principles of transparency, equality and fairness.

We uphold the principle of fair treatment by providing equal opportunities to all our employees. To this end, we implement an equal pay policy for employees with the same duties and responsibilities, basing

pay diversity on objective, measurable criteria such as working hours, performance and seniority. You can access our **Compensation and Equality Policy**, which govern our practices in this regard, on our website.

At our company, we have a zero-tolerance policy towards any form of verbal, physical, sexual, racist or psychological mistreatment or harassment, or any behaviour that could be considered discriminatory. In the event of discrimination, employees and business partners can submit complaints anonymously via the communication channels provided, in accordance with our business ethics rules. Every complaint submitted through these channels is reviewed carefully and confidentially. As of the reporting period, we are pleased to report that no cases of discrimination have been observed at our company. We have updated our Equality Policy to include the following statement: "Our company does not tolerate insinuations, opinions or actions relating to gender-based violence or bullying against its

employees, and is committed to investigating and intervening in every reported, suspected or observed instance."

Furthermore, we are taking the necessary steps to eliminate barriers hindering the employment and social participation of individuals who require equal access and opportunities, such as those with disabilities. We recognise that our differences are not limitations, but elements that enrich us and those around us. To this end, we are working with İŞKUR (Turkish Employment Agency) to provide employment opportunities for people with disabilities, and the table below presents the number of our disabled employees by gender between 2022 and 2024:

Number of Disabled Employees by Gender	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Total (Gender Based)	11	24	11	28	13	21
Total	35		39		34	

We appreciate the age diversity of our employees as a valuable asset for our Company's Human Resources strategy. The unique perspectives and experiences of each age group enhance our forward-thinking approach, while also contributing to the creation of a strong culture of unity and learning among employees. We consider having diverse age groups within our organization to be part of our commitment to inclusion and diversity.





Number of Employees by Gender and Age	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Over 50	9	28	11	36	15	54
Between 30-50	625	562	577	558	550	526
Under 30	305	261	319	249	273	234
Total (Gender Based)	939	851	907	843	838	814
TOTAL	1.790		1.750		1.652	

Directors	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Over 50	5	16	3	24	8	35
Between 30-50	121	117	132	119	121	120
Under 30	3	1	1	0	0	0
Total (Gender Based)	129	134	136	143	129	155
TOTAL	263		279		284	

We partner with subcontracted service providers for certain business processes. By 2024, we expect our subcontracted staff to number 115, representing 6% of our total workforce.

Subcontracted Employees									
Subcontract Distribution by Employee Characteristics and Gender		2024		2023		2022		2021	
		Women	Men	Women	Men	Women	Men	Women	Men
Number of Subcontractors	Full-time	29	76	40	105	69	130	89	178
	Part-time	6	4	11	11	11	22	9	28
Total Number of Subcontractors by Gender		35	80	51	116	80	152	98	206
Total Number of Subcontractors		115		167		232		304	

Total by Employee Type	2024	2023	2022
Total Permanent Employees	1,790	1,750	1,652
Total Subcontractor Employees	115	167	232
Total	1,905	1,917	1,884



# We Advocate a #MoreEqual Society

GRI 3-3; GRI 401-2; GRI 401-3

**At Anadolu Sigorta, we believe that gender equality is one of the most important concepts for promoting equal opportunities in the workplace and creating a fair environment for every individual.**

We consider gender equality to be a fundamental element of our corporate culture, and we are committed to creating an inclusive, fair and non-discriminatory work environment. To this end, our Equality Committee fosters an environment of dialogue that prioritises diversity and inclusion. The committee is structured without hierarchy and is gender-balanced. We have a zero-tolerance approach to all forms of violence and discrimination, and we have reinforced our corporate commitment by including this principle in our collective bargaining agreement.

In line with our approach to gender equality and equal opportunities, we have revised our six-month unpaid leave entitlement after childbirth to make it gender-neutral. We have extended this policy to include adoptive parents and foster carers. We also continue to offer employees on breastfeeding leave the opportunity to work remotely until their children turn one.

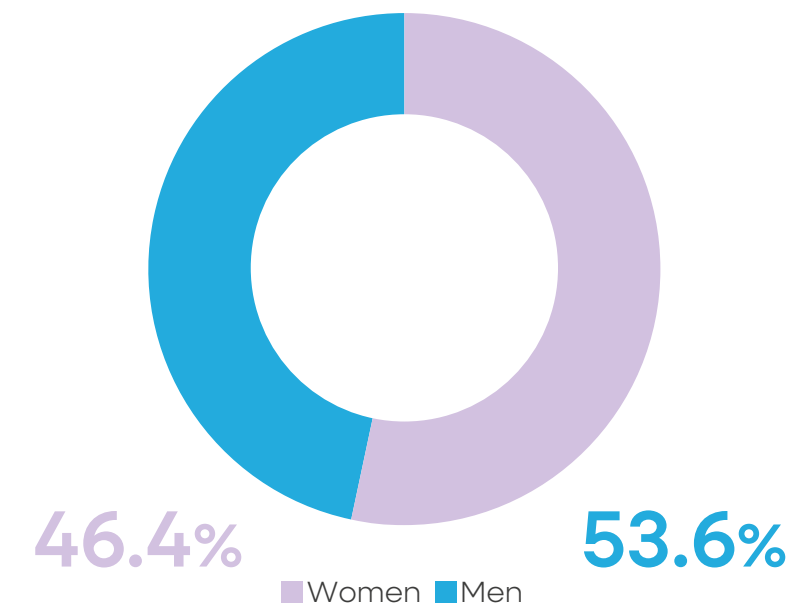
As part of our #MoreEqual Gender Equality Program, we organized gender equality training programs in which all our employees participated. Increasing women's employment and supporting the career development of our female employees are among our top priorities, and we are continuing our efforts in this area resolutely.

Our commitment to the empowerment of women is evident throughout our organizational structure, starting with our highest management body. We embrace gender equality as a fundamental element of our corporate culture. To this end, we are signatories of the 30% Club, which aims to increase women's representation on company boards and in senior management roles, supporting their strong presence in business and making their place in the workforce more visible. In 2021, we also signed the Women's Empowerment Principles (WEPs), a joint initiative of the United Nations and UN Women comprising a

series of commitments to support and empower women in their professional and social lives.

We are proud that the proportion of women on our Board of Directors will reach 67% by 2024. Adopting the same approach, we promote gender equality within our management teams and encourage female leadership. We have demonstrated our ongoing commitment to this area by raising the proportion of women in management roles from 48.7% in 2023 to 49.04% in 2024.

Share of Employees Promoted by Gender







As one of ten companies participating in UN Women Türkiye's "From Words to Action" WEPs program, we strive to promote gender equality within the insurance sector under the coordination of the Equality Committee, guided by the motto #MoreEqual. To this end, we have started taking action to increase collaboration, including organizing training sessions and workshops for our agencies to attend. In line with our 2024 action plan, we intend to appoint Equality Ambassadors from among our agencies, provide them with dedicated training and workshops, and raise awareness of this issue within the sector. Based on the principle that "using gender-inclusive language is a powerful way to promote gender equality", we have focused on "Gender Equality" training and language awareness, in which all our employees participate. We have implemented an autocorrect application that automatically corrects discriminatory language used unintentionally in all office programs.

We also participated in the Business Against Domestic Violence (BADV) project, carried out by the Sabancı University Corporate Governance Forum, which aimed to create support mechanisms against domestic violence in workplaces.

Our commitment to equality extends beyond women's employment. In partnership with BlindLook, we have redesigned our Anadolu Sigorta website with voice prompts to create a #MoreEqual society. The website now offers the ability to mentally map it using Audio Simulation technology. Users can easily access a wide range of services through the voice prompt system, including receiving quotes, reviewing products, accessing customer support and reporting claims. Providing equal service to everyone and increasing inclusivity through these features is one of our goals. We have added our 2023 Integrated Sustainability Report with Barrier-Free Translation to our website.

We attach the utmost importance to parental leave rights, ensuring that our employees can balance their family and work lives. In this context, we provide fair and supportive practices for employees taking parental leave, closely monitoring their return to work afterwards. The table below presents data on team members who were eligible for parental leave during the reporting period, broken down by gender and detailing leave-taking and return-to-work rates.

Parental Leave	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Number of Employees Eligible for Parental Leave	59	27	60	32	44	34
Total Number of Employees Eligible for Parental Leave	86		92		78	
Number of Employees Taking Parental Leave	59	27	60	32	44	34
Total Number of Employees Taking Parental Leave	86		92		78	
Number of Employees Returning to Work After Leave	59	27	57	30	35	27
Number of Employees Returning from Leave and Still Working 12 Months After Return	59	26	57	30	35	27

Parental Leave	2024		2023		2022	
	Women	Men	Women	Men	Women	Men
Return to Work Rate of Employees Taking Parental Leave (%)	100	100	95	94	80	79
Retention Rates of Employees Taking Parental Leave (%)	100	96	95	94	80	79



# Strong Bonds with Our Employees

GRI 2-16; GRI 2-19; GRI 2-20; GRI 2-21;  
GRI 2-25; GRI 2-26; GRI 201-3

All leading companies worldwide recognize the importance of building strong bonds with their employees, laying the groundwork for sustained success in today's competitive business landscape. Widely accepted criteria from international companies play a critical role in assessing the strength and effectiveness of these connections, measuring the quality and depth of the relationships organizations establish with their employees. These criteria encompass elements such as employee engagement, satisfaction, communication quality and work-life balance, providing organizations with crucial guidance for shaping their human resources policies.

Based on this approach, we support our employees in openly sharing any problems, concerns or dissatisfaction they experience at work. We implement various initiatives to make them feel safe at work and strengthen their sense of belonging to the organization. We believe that openly voicing our employees' concerns and suggestions increases engagement and significantly contributes to the development of our company. To this end, we regularly conduct satisfaction surveys using various methods and attentively

listen to and evaluate our employees' feedback.

Through our Onboarding Satisfaction Survey, designed to make the orientation process easier and more efficient for our new employees, we also gather their initial impressions and feedback on the recruitment process. Our Human Resources department holds one-to-one meetings with all new employees, taking into account the responses provided in the surveys. These meetings are called "A Break with HR". During these meetings, we review the feedback provided and obtain suggestions for improving existing processes. We also address orientation and training processes related to our company, its directorates and units. In 2024, 201 employees were interviewed one-on-one. We regularly conduct our Employee Engagement Survey every year, obtaining comprehensive results regarding our company as a whole. We share these with senior management and relevant directorates, taking concrete steps to improve areas for development. According to this year's survey results, the 10-point increase in the employee engagement category demonstrates positive development in our employees'

perception of our work environment and management approach. Through our TEM'AS (Connection) application, we hold meetings with our more senior employees, who have been with the company for at least two years. We carefully monitor their complaints, suggestions and expectations, as well as their instant feedback. We believe this application is in line with the evolving world and business landscape. We collaborate to gain a better understanding of Generations Y and Z and their expectations, facilitate communication between employees and Human Resources, identify reasons for staff turnover and implement effective strategies to prevent talent loss within our company. Thanks to our TEM'AS project, we won the bronze award at the eighth annual Stevie Great Employers Awards, one of the world's most prestigious business awards.

Continual improvement of our "Biz Bize" mobile app is key to sustaining healthy and uninterrupted internal communication. The app facilitates the sharing of ideas and achievements, enables the addition of company visit reservations to our calendar and allows for the straightforward creation of leave

requests, eliminating the need for a computer. This feature also enables our managers to approve these requests regardless of time or place. We have also migrated all our internal announcements, the bulletin board and the "As'lı Chatbot" to the app. The app also includes survey and raffle features and allows you to monitor company developments in real time and easily access the daily menu. We plan all our actions after meticulously analyzing the results of these surveys and feedback.

In line with the notion of our 8<sup>th</sup> Floor Conversations program, "We Communicate Together, Growing Richer with Every Share", and to encourage interaction between our employees and senior management, gatherings are held periodically. These sessions encourage conversations about current topics, trends and developments, as well as sharing outside of work. Our aim is to increase employee satisfaction by offering a hybrid and flexible work system, which we believe is more effective in terms of employee productivity. We work from the office for five days each month. During the summer months, we also give our employees the option to work from their preferred location for up to one month.





We remain committed to collaborating with healthcare institutions to promote the physical and mental well-being of our employees. We connect our employees with specialist doctors via webinars covering multiple topics. Our fitness classes, which began during the pandemic, continue with Pilates and stretching sessions twice a week. We also have a gym available for employees to use and we support various sports teams. We allocate special budgets to enable our teams to compete in national and international leagues, and we reward their athletic achievements. To help employees with children to maintain a work-life balance, we include their families in our special events and offer birthday leave.

We firmly believe that effective complaint management is crucial for strengthening employee satisfaction and loyalty. Therefore, as with our employee satisfaction surveys, we carefully consider employee suggestions

and complaints. Our platform facilitates the process of submitting suggestions regarding company activities and practices. These suggestions are reviewed and evaluated in accordance with the Suggestion System Regulation, with appropriate suggestions being rewarded and implemented within the company. We are pleased to have received no complaints from our employees between 2021 and 2024, which proves the success and effectiveness of our complaint management system.

The minimum wage at our company accounts for 127% of the wage ratio, and we strictly prohibit gender discrimination in compensation. We implement a quantifiable remuneration system impartial to factors such as religion, language, race, age and gender. Every two years, we increase our employees' salaries to ensure they have access to a more prosperous living standard, in line with annual increases determined

by collective bargaining agreements based on current conditions. In addition to monthly wages, we provide our employees with a comprehensive benefits package.

We offer our employees social benefits and opportunities adapted to current circumstances. Furthermore, in accordance with the "Health Assistance Regulation", we cover the healthcare expenses of the family members our employees care for. All our employees have the opportunity to access all healthcare services free of charge through our contracted providers. We also provide shuttles and catering to help our employees get to work.

Our employees can retire from two special pension funds established in accordance with our company's special status. With the pensions they receive from these funds, we support them in achieving a good standard of living during their retirement years.

**We are committed to building long-lasting relationships with our employees.**

**We invest in our employees' health.**



# Our Occupational Health and Safety Management

GRI 3-3; GRI 416-1; GRI 416-2;

At Anadolu Sigorta, ensuring the health and safety of our employees — our most valuable resource — underpins our work culture. We safeguard their health and safety in order to provide a happy and peaceful work environment for everyone. We mitigate the health and safety risks affecting our employees, our primary stakeholders, and, in line with this approach, we minimize the risk of foreseeable accidents, injuries and occupational illnesses in the workplace.

Adherence to Occupational Health and Safety (OHS) legislation is integral to our operations, and we conduct regular reviews and evaluations of our OHS performance. Based on these assessments, we aim to minimize all potential material and moral losses through periodic reporting.

Through our OHS practices, we take the highest level of precautions to ensure the health and safety of our employees, thereby advancing towards one of the Sustainable Development Goals: Health

and Quality of Life. We recognize that each employee must take responsibility within their area of expertise and aim to create a safe and healthy workplace in all the environments in which we operate.

Despite our work environments being classified as "low hazard", we uphold the highest standards of OHS practices. We include our employees in our training processes to raise awareness of OHS. We organize regular training sessions to raise awareness of disasters across our organization.

The total duration and attendance figures for the OHS training we have conducted over the past three years are as follows:

OHS Trainings	2024			2023			2022		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Number of Employees Participating in OHS Training	341	325	666	247	279	526	146	128	274
Total Hours of OHS Training Provided	2,884	2,624	5,508	1,976	2,232	4,208	1,168	1,024	2,192

It is with great relief that we confirm that no occupational diseases or fatalities related to work-related accidents occurred during the reporting period, either within Anadolu Sigorta's operations or within those of our business partners. The table below shows accident frequency rates, the number of accidents and lost working days due to accidents over the past three years, categorized by gender.

OHS Data	2024			2023			2022		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Number of Accidents	0	1	1	3	3	6	2	3	5
Lost Days Due to Accidents	0	1	1	37	2	39	0	0	0
Accident Frequency Rate	0	0.79	0.39	1.89	1.77	1.83	1.3	1.89	1.6
Lost Day Rate	0%	0%	0	0.02%	0%	0.01%	0%	0%	0%





Demonstrating our proactive approach to risk management in the field of OHS, we operate seven OHS committees which report to the Human Resources and Training Directorate. **These committees held a total of 28 meetings throughout 2024, with 10 employee representatives and 42 board members contributing to the discussions.**

Based on the OHS Practice Guidelines established by our OHS Committee, our goal is to create a healthy and safe workplace environment. These guidelines help us determine the necessary safety rules and practices to protect employees from occupational accidents and diseases. Regular updates to our risk assessments, conducted by our Risk Assessment team, contribute to the ongoing maintenance of this safe working environment.

In the event of occupational accidents, we ensure that the incident and preliminary accident inspections are conducted by the occupational physician and occupational safety specialist. We also inform the Human Resources and Training Department, submit legal notifications and take the necessary precautions. Following the accident, we review the inspections either immediately or at the first OHS meeting, depending on the severity, to determine the final actions to be taken.

We regularly update our emergency plans based on changing conditions and the results of annual drills. To this end, we ensure that emergency teams have access to the latest specialized training. Incorporating various units, including agencies, employers, and subcontractors, we implement all of our OHS practices mentioned above to provide a peaceful and happy working environment for our employees.







9

# Sustainability and Our Social Impact





# Our Efforts to Raise Sustainability Awareness

We offer Sustainable Development Goals (SDG) training and sustainability training on the AS Academy e-learning platform. Every month, we publish content on the company's "Biz Bize" mobile app introducing an SDG. To encourage visibility, we display SDG cubes, informative wall posters and recycling boards at our headquarters. We also periodically publish sustainability content in our internal corporate magazine, Maksimum Biz. We use our social media platforms to post informative and engaging content about the SDGs.

Following the Sustainable Development Goals, we organized two Sustainability Workshops with colleagues from different departments. We began publishing content related to sustainability on the Tomorrow digital media platform. In addition, we post sustainable development updates on the Tomorrow LinkedIn account every month.

At Anadolu Sigorta, as part of our commitment to sustainability, we advocated for a lifestyle that coexists with nature by promoting eco-friendly practices at the Marmaris Ultra Trail event, which took place between 15 and

17 November. Opting for recyclable and environment-friendly alternatives instead of single-use products, we used upcycled cups made from filter coffee waste. In an effort to reduce paper waste, we used solar-powered monitors to present informative content.

We segregated waste using zero-waste bins and calculated our carbon footprint. Through interactive methods such as the "Find Your Match" game, we encouraged participants to engage with sustainability topics. We premiered our documentary, "The Eyes of the Forest" (Ormanın Gözleri), as part of our efforts to raise awareness of our contributions to forest firefighting. To support regional development, we provided refreshments from local producers.

We conducted an internal sustainability survey in order to plan our awareness-raising efforts for the upcoming period.

**A total of 730 employees participated in the sustainability training program.**

**25 employees attended sustainability workshops.**

**Between January and December 2024, 45 different awareness-raising activities were shared in internal and external communications.**







# Our Social Responsibility Projects

GRI 3-3

A sustainable development approach is fundamental to protect our planet and achieve the social well-being that we all desire. Governments, institutions, civil society initiatives and private companies owe it to future generations to uphold their responsibilities regarding sustainable development.

In addition to our economic activities and sectoral efforts, we continue to strive to maximize our positive impact on society. We conduct our operations in line with our commitment to the environment and society, guided by ethical values, social needs and sustainability criteria.

While contributing to enhancing economic and social well-being in line with our sustainability approach, we also consider our responsibility to future generations. In this context, we develop corporate social responsibility projects sensitive to social needs that provide long-term benefits. Since our foundation, we have aimed to support social development through these projects.

We believe that creating a more sustainable world is possible through the collaborations and partnerships we establish. Thus, we aim to increase the impact of our contribution to society. In this context, implementing social responsibility projects that contribute to the United Nations Sustainable Development Goals is of particular importance to us.

We hereby share details of the social responsibility projects we have planned and implemented.

## The Eyes of the Forest (Ormanın Gözleri)

In 2020, Anadolu Sigorta initiated a new corporate social responsibility initiative aimed at creating sustainable social impact. As part of this initiative, the company concluded that it needed to take action on the topic of nature, aligning with its mission “Never Lose”, while also reflecting its brand identity and appealing to the public and its target audience.

Working in collaboration with the Ministry of Agriculture and Forestry of the Republic of Turkey, we have implemented our “The Eyes of the Forest” project, designed to raise awareness and Türkiye a sense of responsibility that will contribute to the prevention of forest fires. Our goal is to refurbish existing fire watchtowers and increase the number of unmanned towers in use.

In December 2022, we completed the construction of the first unmanned fire watchtower in Adana in collaboration with the General Directorate of Forestry. In 2023, aside from the second tower in Adana, we commissioned unmanned fire watchtowers in Antalya and Çanakkale, as well as a conventional guarded watchtower in Muğla. By 2024, a total of ten watchtowers had been activated, including five new unmanned towers in İstanbul, Bursa, Mersin, Kahramanmaraş and İzmir. These towers facilitate the early detection and effective intervention of fires within a forest area that spans a total of 420,000 hectares. In fact, these towers were instrumental in identifying over 150 high-risk fires and directing first-response teams immediately to the scene.

Our ongoing efforts include the commissioning of six new fire towers in 2025.





## Anadolu Sigorta Libraries

We launched our “Anadolu Sigorta Libraries” project in the Beykoz district of Istanbul in 2023. Inspired by the United Nations Sustainable Development Goal to "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all", our project aims to contribute to this goal. To this end, we are continuing our efforts to equip schools without libraries or insufficient resources with the necessary facilities. Our goal is to provide children and young people with access to information, ensuring equal opportunities in education and supporting their cultural and social development.

We initiated a project with five schools in Beykoz and, by 2024, the project had expanded to include 12 more schools in Ümraniye, Istanbul. By facilitating access to essential resources such as books and furniture, we contributed to improving the educational ecosystems of these schools. In Ümraniye alone, we donated books to 10,053 students.

Furthermore, we promoted inclusive education by setting up a purpose-built library offering audio books and Braille books at a school for visually impaired students in Şanlıurfa.

Over the course of the project, we reached a total of 12,132 students between 2023 and 2024. We donated 21,776 books to partner schools: 7,357 in 2023 and 14,419 in 2024. Building on these efforts, we plan to establish libraries in seven schools in Üsküdar by 2025, a goal set out following recommendations from the Ministry of National Education. In addition to these seven schools, further plans include establishing an inclusive classroom for children with autism in Ümraniye, with new libraries planned for Mardin and Eskişehir.



## ASPET

Led by our dedicated team of animal lovers, the ASPET project is a voluntary initiative designed to support the feeding and treatment of stray animals. Under the ASPET umbrella, we conduct communication and organizational activities to help stray animals. As part of this effort, we provided nutritional support and treatment worth TRY 126,000 by the end of 2024.

## Collaboration with TURMEPA (Turkish Marine Environment Protection Association)

In collaboration with the Turkish Marine Environment Protection Association (TURMEPA), we contribute to the combat of marine pollution. Since 2011, we have been donating a portion of our marine vessel insurance premium revenue to TURMEPA.

## Rescue Vehicle

We have kicked off a major project to address the need for a mobile veterinary clinic, especially in the event of natural disasters. Through our Rescue Vehicle project, which we launched in 2023, we aim to enhance the living conditions of stray animals in disaster zones and promote public health. The vehicle is equipped with all the essential clinic equipment, including hemograms, biochemistry machines, ultrasound scanners, X-ray machines and an operating room. Our volunteer veterinarians contribute to the treatment and rehabilitation of stray animals. As part of the project, over 500 animals were examined and given initial X-rays, blood tests and biochemical tests within a year.

“We assume responsibility for the welfare of stray animals using the Rescue Vehicle.”





# Preparedness for the Marmara Earthquake

GRI 3-3

**Recognizing the vulnerability of our location in an earthquake prone zone, we are committed to taking the necessary precautions.**

We are aware of the critical role that the insurance sector plays in this process. To this end, we are firmly committed to raising earthquake awareness among all our stakeholders, most notably our employees.

In anticipation of the potential seismic events that may lead to significant catastrophes, such as the imminent Marmara earthquake, it is imperative to take preventive measures in advance and fortify organizations' resilience by upgrading their business continuity capacities. Our overarching objective is to materialize life safety, and we encourage our colleagues to employ a variety of strategies, including

drills, training sessions, surveys, and informational announcements, to optimize earthquake preparedness at all times.

Pursuing this goal, we remain committed to our ongoing projects aimed at raising awareness and consciousness ahead of and in the aftermath of an earthquake. In light of the risks associated with the anticipated Marmara earthquake, we are strengthening our organizational and operational resilience. As part of the program launched in 2022, we conducted analyses to assess the current situation and identify required improvements. In 2024, we reviewed our Business Continuity Management System, introducing the necessary updates to align it with international standards. In the same year, we conducted a tabletop exercise based on the “Prospective Marmara Earthquake” scenario. Based on the outputs of this exercise, we implemented improvement steps to enhance the resilience of our entire organization, particularly that of our employees.

Taking into account the particulars of our sector, our actions are guided by our

responsibilities to our policyholders and employees in the event of a potential disaster. We are implementing our action plan to ensure business continuity swiftly in the event of an anticipated earthquake. In the aftermath of the Kahramanmaraş earthquake, which had a devastating impact on Türkiye at large, we immediately reached out to all our stakeholders, focused on fulfilment of our responsibilities in the region and the execution of solution-oriented efforts to address emerging needs.

Having monitored the Kahramanmaraş earthquake attentively, we ensured that our claim payment process — one of our key responsibilities — was carried out smoothly and systematically, with no interruptions. In the aftermath of the earthquake, we devoted every effort to meeting our obligations, ensuring that our insurance services were delivered to the highest standard without interruption. Throughout this process, we have continued to support the region's recovery. Acknowledging that Türkiye stands at high risk of natural disasters, we are committed to further developing our efforts in response to earthquakes.







# 10

# ANNEXES





# Greenhouse Gas Inventory

GRI 3-3; GRI 305-1; GRI 305-2; GRI 305-3; GRI 305-4; GRI 305-5; GRI 305-7

As part of the calculations, activity data (consumption or purchasing data) is multiplied by the emission factors listed below to produce results in terms of greenhouse gas emissions expressed as carbon dioxide equivalent (CO<sub>2</sub>e). This study uses the global warming potentials outlined in the IPCC's Sixth Assessment Report on Climate Change, which are presented in the table below.

Chemical Formula	Global Warming Potentials (kgCO <sub>2</sub> e/unit)
CO <sub>2</sub>	1
CH <sub>4</sub>	27.9
N <sub>2</sub> O	273

## 1. Emissions Factors and Activity Data

The emissions factors used in the calculations are specified in the tables below. The emission factors used to convert activity data under Category 1 into GHG emissions are provided in the tables, expressed in their respective units:

Sub-Category	Heading	Emissions Source	Unit	Main References
Category 1.1	Stationary Combustion	Natural Gas	kgCO <sub>2</sub> e/m <sup>3</sup>	IPCC Vol.2 Ch.2 Table 2.3
Category 1.2	Mobile Combustion	Company Vehicles - Diesel (litres)	kgCO <sub>2</sub> e/L	IPCC Vol.2 Ch.3 Table 3.3.1 and Table 3.3.2
Category 1.2	Mobile Combustion	Company vehicles - Gasoline (litres)	kgCO <sub>2</sub> e/L	IPCC Vol.2 Ch.3 Table 3.3.1 ve Table 3.3.2
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R410A	kgCO <sub>2</sub> e/kg	IPCC AR6
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases – R134A	kgCO <sub>2</sub> e/kg	IPCC AR6
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases – R600A	kgCO <sub>2</sub> e/kg	IPCC AR6
Category 1.4	Gas Leaks Leakage Formation	Fire Extinguisher – Halon 1201	kgCO <sub>2</sub> e/kg	IPCC AR6
Category 1.4	Gazların Sızması/Kaçak Oluşumu	Yangın Söndürücü - Halon 1201	kgCO <sub>2</sub> e/kg	IPCC AR6
Kategori 1.4	Gas Leaks/Leakage Formation	Fire Extinguisher - CO <sub>2</sub>	kgCO <sub>2</sub> e/kg	IPCC AR6





The emission factors used to convert the activity data in Category 2 into corresponding GHG emissions are given in the table below, with their respective units.

Sub-Category	Heading	Emissions Source	Unit	Main References
Category 2.1	Purchased Electricity	Grid	kgCO <sub>2</sub> e/kWh	The Ministry of Energy and Natural Resources of the Republic of Türkiye
Category 2.1	Purchased Electricity	GES (Solar Energy Power Plant)	kgCO <sub>2</sub> e/kWh	The Ministry of Energy and Natural Resources of the Republic of Türkiye

The emission factors used to convert the activity data in categories 3, 4, 5 and 6 into corresponding GHG emissions are given in the table below, with their respective units:

Sub-Category	Heading	Emissions Source	Unit	Main References
Category 3.1	Inbound Logistics	Incoming Cargo – Documents	kgCO <sub>2</sub> e/ton.km	Defra - Freightng Goods
Category 3.2	Outbound Logistics	Outgoing Cargo - Packages/ Parcels	kgCO <sub>2</sub> e/ton.km	Defra - Freightng Goods
Category 3.3	Employee Transportation	Shuttle Services for up to 18 Passengers with 0-50% Occupancy	kgCO <sub>2</sub> e/km	Defra - Freightng Goods
Category 3.3	Employee Transportation	Shuttle Services for up to 27 Passengers with 0-50% Occupancy	kgCO <sub>2</sub> e/km	Defra - Freightng Goods
Category 3.3	Employee Transportation	Vehicles	kgCO <sub>2</sub> e/km	Defra – Business Travel Land
Category 3.3	Employee Transportation	Remote Working	kgCO <sub>2</sub> e/hour	Defra + Türkiye Electric Emissions Factor
Category 3.3	Employee Transportation	Taxi	kgCO <sub>2</sub> e/TRY	Epa Supply Chain v1.3
Category 3.4	Customer and Visitor Transfers and Transportation	Vehicle – Person	kgCO <sub>2</sub> e/ person	Defra – Business
Category 3.5	Business Travel	Flights - Short Haul (Average)	kgCO <sub>2</sub> e/ passenger.km	Defra – Business Travel Air
Category 3.5	Business Travel	Flights - Long Haul (Average)	kgCO <sub>2</sub> e/ passenger.km	Defra – Business Travel Air

Sub-Category	Heading	Emissions Source	Unit	Main References
Category 3.5	Business Travel	Accommodation - Türkiye	kgCO <sub>2</sub> e/night	Defra – Hotel Stay
Category 4.1	Purchased Products and Services	Paper Sheet	kgCO <sub>2</sub> e/piece	Defra Material Use
Category 4.1	Purchased Products and Services	Paper Roll	kgCO <sub>2</sub> e/roll	Defra Material Use
Category 4.1	Purchased Products and Services	Paper Cup (piece)	kgCO <sub>2</sub> e/ piece	Defra Material Use
Category 4.1	Purchased Products and Services	WTT Natural Gas (m³)	kgCO <sub>2</sub> e/m³	Defra - WTT Fuels
Category 4.1	Purchased Products and Services	WTT Gasoline (liter)	kgCO <sub>2</sub> e/ liter	Defra - WTT Fuels
Category 4.1	Purchased Products and Services	WTT Diesel (liter)	kgCO <sub>2</sub> e/ liter	Defra - WTT Fuels
Category 4.1	Purchased Products and Services	Mains Water Use	kgCO <sub>2</sub> e/m³	Water Supply
Category 4.1	Purchased Products and Services	WTT - Electrical T&D	kgCO <sub>2</sub> e/kWh	The Ministry of Energy and Natural Resources of the Republic of Türkiye
Category 4.1	Purchased Products and Services	Cardboard Box Purchase	kgCO <sub>2</sub> e/kg	Defra – Material Use



Sub-Category	Heading	Emissions Source	Unit	Main References
Category 5.4	Investments	Portfolio Management – TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Financial Investment - TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Communication Services Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Basic Consumer Goods Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Industry Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Public Services Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Consumer Needs Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Materials Group Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Health Services Investment - TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Energy Sector Investment - TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3
Category 5.4	Investments	Real Estate Investment-TRY	kgCO <sub>2</sub> e/TRY	EPA Supply Chain v1.3

The tables below provide details of the emission sources and units used in the calculations.

Sub-Category	Heading	Emissions Source	Unit
Category 1.1		Natural Gas	m <sup>3</sup>
Category 1.1	Mobile Combustion	Company Cars - Diesel (liter)	liter
Category 1.2	Mobile Combustion	Company Cars - Gasoline (liter)	liter
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R410A	kg

Sub-Category	Heading	Emissions Source	Unit
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R600A	kg
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R134A	kg
Category 1.4	Gas Leaks/Leakage Formation	Fire Extinguisher - FM200	kg
Category 1.4	Gas Leaks/Leakage Formation	Fire Extinguisher - Halon 1201	kg
Category 1.2	Gas Leaks/Leakage Formation	Fire Extinguisher - CO <sub>2</sub>	kg
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R410A	kg
Category 1.4	Gas Leaks/Leakage Formation	Refrigerant Gases - R600A	kg
Category 2.1	Purchased Electricity	Mains Electricity	kWh
Category 2.1	Purchased Electricity	GES (Solar Energy Power Plant)	kWh
Category 3.1	Inbound Logistics	Incoming Cargo – Documents	kg.km
Category 3.2	Outbound Logistics	Outgoing Cargo - Packages/Parcels	kg.km
Category 3.3	Employee Transportation	Shuttle Services for up to 27 Passengers with 0-50% Occupancy	km
Category 3.3	Employee Transportation	Vehicles	km
Category 3.3	Employee Transportation	Remote Working	hour
Category 3.3	Employee Transportation	Taxi	person
Category 3.3	Customer and Visitor Transfers and Transportation	Vehicle – Person	person
Category 3.5	Business Travel	Accommodation - Türkiye	night
Category 4.1	Purchased Products and Services	Paper Sheet	sheet
Category 4.1	Purchased Products and Services	Paper Roll	roll





Sub-Category	Heading	Emissions Source	Unit
Category 4.1	Purchased Products and Services	Paper Cup (piece)	piece
Category 4.1	Purchased Products and Services	WTT Natural Gas (m³)	m³
Category 4.1	Purchased Products and Services	WTT Gasoline (liter)	liter
Category 4.1	Purchased Products and Services	WTT Diesell (liter)	liter
Category 4.1	Purchased Products and Services	Mains Water Use	m³
Category 4.1	Purchased Products and Services	WTT - Electricity T&D	kWh
Category 4.1	Purchased Products and Services	Cardboard Box Purchase	piece
Category 4.1	Purchased Products and Services	Business Cards Purchase	piece
Category 4.1	Purchased Products and Services	Small Paper Envelope	piece
Category 4.1	Purchased Products and Services	Large Paper Envelope	piece
Category 4.1	Purchased Products and Services	Textile Products Purchase – TRY	TRY
Category 4.1	Purchased Products and Services	Water Purchase – TRY	TRY
Category 4.1	Purchased Products and Services	Food Products Purchase – TRY	TRY
Category 4.2	Capital Assets	IT Equipment	USD
Category 4.2	Capital Assets	Electronic Devices	USD
Category 4.2	Capital Assets	Computers - pcs	piece
Category 4.2	Capital Assets	Mobile Phones – pcs	piece
Category 4.3	Disposal of Waste	Plastic Waste	ton
Category 4.3	Disposal of Waste	Paper and Cardboard Waste	ton
Category 4.3	Disposal of Waste	Elektronic Waste	ton

Sub-Category	Heading	Emissions Source	Unit
Category 4.3	Disposal of Waste	Waste Batteries	ton
Category 4.4	Leased Assets (by the Organization)	Electricity Consumption	kWh
Category 4.5	Procurement of Services, e.g. Consultancy and Cleaning	Consulting Service	TRY
Category 5.4	Procurement of Services, e.g. Consultancy and Cleaning	Call Service	TRY
Category 5.4	Procurement of Services, e.g. Consultancy and Cleaning	Cleaning Service	TRY
Category 5.4	Leased Assets (Owned by the Organization)	Electricity Consumption	kWh



2. Distribution by Emissions Sources and Categories:

Sub-Category	2024	2023	2022	2021	2019
Scope 1	637.42	613.28	909	341	512.94
Scope 2	955.06	0.00	787	1403	1639.83
Scope 3	44,918.0491	1,532.18	278.94	511.90	744.08
Total	46,510.53	2,145.46	1,974.94	2,255.90	2,896.85

Scope 3 Emissions Data (tCO <sub>2</sub> e)	2024	2023	2022	2021	2019
1. Purchased Goods and Services	574.38	786.03	13.19	62.29	83.90
2. Capital Goods	245.61	N.A.	N.A.	N.A.	N.A.
3. Activities related to fuel and energy	190.11	112.61	N.A.	379.67	486.39
4. Upstream Transportation and Distribution	22.52	0.07	N.A.	N.A.	N.A.
5. Waste generated at operations	15.12	4.07	2.80	3.46	5,04
6. Business Travel	4.88	8.75	21.79	N.A.	N.A.
7. Employee Commuting	441.82	603.91	241.16	66.48	168.75
8. Assets Leased Upward	270.48	N.A.	N.A.	N.A.	N.A.
9. Downstream Transportation and Distribution	39.46	11.50	N.A.	N.A.	N.A.

Scope 3 Emissions Data (tCO <sub>2</sub> e)	2024	2023	2022	2021	2019
10. Processing of Sold Products	N.A.	N.A.	N.A.	N.A.	N.A.
11. Use of Sold Products	N.A.	N.A.	N.A.	N.A.	N.A.
12. End-of-life procedures for sold products	N.A.	N.A.	N.A.	N.A.	N.A.
13. Assets Leased Downward	29.54	5.24	N.A	N.A	N.A
14. Franchises	N.A	N.A	N.A	N.A	N.A
15. Investments	43,084.11	N.A	N.A	N.A	N.A
Total	46,510.53	1,532.70	278.94	511.90	2896.85

Note: At Anadolu Sigorta, we do not generate any NOX or SOX emissions as we are not involved in production or manufacturing operations.





# Greenhouse Gas Verification Statement

**QSI**  
CERTIFICATION & VERIFICATION

**Greenhouse Gas Verification Statement**  
*Sera Gazı Doğrulama Beyanı*

**ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ**

*Organizational Boundaries / Organizasyonel Sınırlar*  
Rüzgârlıbağçe Mahallesi, Çam Pınarı Sokak No:6 34805 Beykoz/İstanbul

The Greenhouse Gas emissions inventory has been verified to meet the standard requirements specified below according to ISO 14064-3:2019 / *Sera Gazı emisyonları envanterinin, ISO 14064-3:2019'a göre aşağıda belirtilen standart gerekliliklerini karşıladığı doğrulanmıştır.*

**ISO 14064-1:2018**

Category 1- Direct emissions / <i>Doğrudan emisyonlar</i>	637,42	t CO <sub>2</sub> eq
Category 2- Purchased energy emissions (Location based) / <i>Satın alınan enerji emisyonları (Lokasyon Bazlı)</i>	955,06	t CO <sub>2</sub> eq
Category 3- Emissions from transportation / <i>Ulaştırım kaynaklı emisyonlar</i>	508,89	t CO <sub>2</sub> eq
Category 4- Emissions from products, service used / <i>Kullanılan ürün - Hizmet kaynaklı emisyonlar</i>	1.295,70	t CO <sub>2</sub> eq
Category 5- Emissions from associated with the use of the product / <i>Ürün kullanımı kaynaklı em.</i>	43.113,46	t CO <sub>2</sub> eq
Category 6- Other Emissions / <i>Diğer emisyonlar</i>	-	t CO <sub>2</sub> eq
<b>Total Location Based Emissions / <i>Toplam Lokasyon Bazlı Emisyonlar</i></b>	<b>46.510,53</b>	<b>t CO<sub>2</sub> eq</b>
<b>Total Market Based Emissions / <i>Toplam Market Bazlı Emisyonlar</i></b>	<b>45.555,47</b>	<b>t CO<sub>2</sub> eq</b>
Biogenic Emissions / <i>Biyojenik Emisyonlar</i>	-	t CO <sub>2</sub> eq
Amount of renewable energy purchased / <i>Satın alınan yenilenebilir enerji miktarı</i>	2.500.000	Kwh
Purchased renewable energy emission allowance / <i>Satın alınan yenilenebilir enerji emisyonu karşılığı</i>	1.050	t CO <sub>2</sub> eq
Category 2- Purchased energy emissions (Market based) / <i>Satın alınan enerji emisyonları (Market bazlı)</i>	0,00	t CO <sub>2</sub> eq
Renewable energy references / <i>Yenilenebilir enerji referansları: REC 1 8 7 9 3 6 7 1</i>		
Credits from GHG Scheme / <i>Satın alınan krediler</i>	-	t CO <sub>2</sub> eq
Credits references / <i>Kredi referansları</i>		
Level of Assurance / <i>Assurance / Makul</i>	Reasonable / <i>Makul</i>	Verification Report Date / <i>Doğrulama Raporu Tarihi</i>
Reporting Period / <i>Raporlama Dönemi</i>	01.01. 2024 – 31.12. 2024	Statement No / <i>Beyan No</i>
		SG-QNL-411 / 2024

Approved by / *Onaylayan*  
**Okay Kayhanlı – Genel Müdür**

**TÜRKAR**  
TÜRKİYE  
TARAFINDAN  
DOĞRULAN  
SERA GAZI EMİSYONLARI

**Carbon  
Verified  
Company**

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**QSI**  
CERTIFICATION & VERIFICATION

**Greenhouse Gas Verification Statement**  
*Sera Gazı Doğrulama Beyanı*

**ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ**

*Organizational Boundaries / Organizasyonel Sınırlar*  
Rüzgârlıbağçe Mahallesi, Çam Pınarı Sokak No:6 34805 Beykoz/İstanbul, İstanbul, Antalya, İzmir, Samsun, Adana, Ankara, Trabzon, Bursa, Gaziantep ve Lefkoşa (KKTC) Regional Directorates

The Greenhouse Gas emissions inventory has been verified to meet the standard requirements specified below according to ISO 14064-3:2019 / *Sera Gazı emisyonları envanterinin, ISO 14064-3:2019'a göre aşağıda belirtilen standart gerekliliklerini karşıladığı doğrulanmıştır.*

**GHG PROTOCOL**

Scope 1- Direct emissions / <i>Doğrudan emisyonlar</i>	637,42	t CO <sub>2</sub> eq
Scope 2- Location based purchased energy emissions / <i>Lokasyon bazlı satın alınan enerji emisyonları</i>	955,06	t CO <sub>2</sub> eq
Scope 3- Other indirect emissions / <i>Diğer dolaylı emisyonlar</i>	44.918,95	t CO <sub>2</sub> eq
<b>Total Location Based Emissions / <i>Toplam Lokasyon Bazlı Emisyonlar</i></b>	<b>46.510,53</b>	<b>t CO<sub>2</sub> eq</b>
<b>Total Market Based Emissions / <i>Toplam Market Bazlı Emisyonlar</i></b>	<b>45.555,47</b>	<b>t CO<sub>2</sub> eq</b>
Biogenic Emissions / <i>Biyojenik Emisyonlar</i>	-	t CO <sub>2</sub> eq
Amount of renewable energy purchased / <i>Satın alınan yenilenebilir enerji miktarı</i>	2.500.000	Kwh
Purchased renewable energy emission allowance / <i>Satın alınan yenilenebilir enerji emisyonu karşılığı</i>	1.050	t CO <sub>2</sub> eq
Scope 2- Market based purchased energy emissions / <i>Market bazlı satın alınan enerji emisyonları</i>	0,00	t CO <sub>2</sub> eq
Renewable energy references / <i>Yenilenebilir enerji referansları: REC 1 8 7 9 3 6 7 1</i>		
Level of Assurance / <i>Assurance / Makul</i>	Reasonable / <i>Makul</i>	Verification Report Date / <i>Doğrulama Raporu Tarihi</i>
Reporting Period / <i>Raporlama Dönemi</i>	01.01. 2024 – 31.12. 2024	Statement No / <i>Beyan No</i>
		SG-QNL-411 / GHG / 2024

Approved by / *Onaylayan*  
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# GRI Content Index



Statement of Services	As part of the Content Index – Essentials Service, GRI reviewed the content index to ensure that it complies with the reporting requirements of the GRI Standards, and that the information included in the index is clearly presented and accessible to stakeholders. Content Index – Essentials Service was performed using the Turkish version of the report.
Statement of Use	nadolu Sigorta has prepared this report in accordance with the GRI Standards for the period from January 1 to December 31, 2024.
Used GRI 1	GRI 1: FOUNDATION 2021

GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
GRI 1: FOUNDATION 2021			
GRI 2: GENERAL DISCLOSURES 2021			
GRI 2: General Disclosures 2021	2-1 Corporate profile	About the Report, p.3 About Us, p.7 Contact, s.110	
	2-2 Entities included in the organization's sustainability reporting	About the Report, p.3	
	2-3 Reporting period, frequency and contact point	About the Report, p.3	
	2-4 Restatements of information	About the Report, p.3	
	2-5 External audit	No external audit was conducted under the remit of this report.	
	2-6 Activities, value chain and other business relations	About Us, p.7 Our Product Groups, p.11 Our Agencies and Business Partners, p.52-53 We Grow With Our Suppliers, p.54	
	2-7 Employees	United We Stand: Our Diversity and Inclusion Approach, p.82-83	

GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
GRI 2: General Disclosures 2021	2-8 Employees of the subcontractor	Anadolu Sigorta In Numbers, p.8 United We Stand: Our Diversity and Inclusion Approach, p.82-83	
	2-9 Governance Structure	Our Board of Directors, p.22-23	
	2-10 The process of determining the competence and qualifications of members of the highest governance body	Our Board of Directors, p.22-23 Our Sustainability Governance Structure, p.38-39	
	2-11 Chairperson of the highest governance body	Our Board of Directors, p.22-23 Our Code of Ethics, p.24	
	2-12 Role of the highest governance body in overseeing the impact management	Message From Our Chairperson of the Board Of Directors, p.4 Message From Our CEO, p.5 Our Board of Directors, p.22-23 Our Sustainability Governance Structure, p.38-39	
	2-13 Delegation of responsibility for managing impacts	Message From Our Chairperson of the Board Of Directors, p.4 Message From Our CEO, p.5 Our Board of Directors, p.22-23 Our Sustainability Governance Structure, p.38-39	
	2-14 Role of the highest governance body in sustainability reporting	Message From Our Chairperson of the Board Of Directors, p.4 Message From Our CEO, p.5 Our Sustainability Governance Structure, p.38-39	
	2-15 Conflict of interest prevention processes	Our Code of Ethics, p.24 Our Anti-Bribery and Anti-Corruption Structure, p.25 Our Sustainability Policies, p.40-41	
	2-16 Communication of critical concerns to the highest governance body	Our Code of Ethics, p.24 Our Commitment to Customer Satisfaction, p.49 Strong Bonds With Our Employees, p.86-87	





GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
GRI 2: General Disclosures 2021	2-17 Competencies of the highest governance body	Message From Our Chairperson of the Board Of Directors, p.4 Message From Our CEO, p.5 Our Sustainability Governance Structure, p.38-39	
	2-18 Evaluation of the performance of the highest governance body	Our Programs Supporting Education and Development, p.78-80	
	2-19 Remuneration policies	Our Human Resources Approach, p.77 Strong Bonds With Our Employees, p.86-87	
	2-20 Process for determination of emuneration	Our Human Resources Approach, p.77 Strong Bonds With Our Employees, p.86-87	
	2-21 Annual total compensation ration	Our Human Resources Approach, p.77 Strong Bonds With Our Employees, p.86-87	
	2-22 Statement on sustainable development strategy	Message From Our Chairperson of the Board Of Directors, p.4 Message From Our CEO, p.5 Our Sustainability Governance Structure, p.38-39	
	2-23 Policy commitments	Our Sustainability Policies, p.40-41	
	2-24 Implementation of policy commitments	Our Sustainability Policies, p.40-41	
	2-25 Processes to remediate negative impacts	Our Commitment to Customer Satisfaction, p.49-51 Strong Bonds With Our Employees, p.86-87	
	2-26 Mechanisms for seeking advice and raising concerns relating to code of conduct and legal compliance	Our Commitment to Customer Satisfaction, p.49-51 Strong Bonds With Our Employees, p.86-87	
	2-27 Compliance with law and regulations	Our Code of Ethics, p.24 Our Anti-Bribery and Anti-Corruption Structure, p.25 Our Sustainability Policies, p.40-41	
	2-28 Corporate memberships	Our Awards, p.12 Our Memberships and Collaborations p.13	
GRI 2: General Disclosures 2021	2-29 Stakeholder participation and engagement	Our communication With Stakeholders, p.34-37	
	2-30 Percentage of employees covered by collective bargaining agreements	Our Human Resources Approach, p.77	

GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Material Topics, p.46-47	
	3-2 List of material topics	Our Material Topics, p.46-47	
Responsible Financial Investments			
GRI 3: Material Topics 2021	3-3 Management of material topics	Our Strategic Goals and Market Position, p.19 Financial Stability and Sustainability Perspective, p.20 Our Material Topics, p.46-47	
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial Stability and Sustainability Perspective, p.20	
	201-2 Financial implications and other risks and opportunities due to climate change	Financial Stability and Sustainability Perspective, p.20 Our Value Creation Model, p.32-33	
	201-3 Defined benefit plan obligations and other retirement plans	Strong Bonds With Our Employees, p.86-87	
Ethical Principles, Agile and Transparent Management			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Anti-Bribery and Anti-Corruption Structure, p.25	
GRI 205 Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	Our Code of Ethics, p.24 Our Anti-Bribery and Anti-Corruption Structure, p.25 Our Sustainability Policies, p.40-41	
	205-2 Communication and training about anti-corruption policies and procedures	Our Anti-Bribery and Anti-Corruption Structure, p.25 Our Programs Supporting Education and Development, p.78-80	
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Environmental Management, p.68 Our Emissions and Energy Management, p.69	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Our Environmental Management, p.68 Our Emissions and Energy Management, p.69	
	302-3 Energy Intensity	Our Environmental Management, p.68 Our Emissions and Energy Management, p.69	
	302-4 Reduction of energy consumption	Our Environmental Management, p.68 Our Emissions and Energy Management, p.69	



GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
Environmental-Friendly and Inclusive Products			
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
	305-2 Indirect Energy (Scope 2) GHG emissions	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
	305-3 Other Indirect (Scope 3) GHG emissions	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
	305-4 GHG emissions intensity	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
	305-5 Reduction of GHG emissions	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant gas emissions	Our Emissions and Energy Management, p.69 Greenhouse Gas Inventory, p.96	
Being the Employer of Choice			
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Our Human Resources Approach, p.77 We Advocate A #MoreEqual Society, p.84-85	
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	United We Stand: Our Diversity and Inclusion Approach, p.82-83 Our Human Resources Approach, p.77	
	401-2 Fringe benefits provided to full-time employees but not to temporary or part-time employees	Our Human Resources Approach, p.77 We Advocate A #MoreEqual Society, p.84-85	
	401-3 Parental leave	We Advocate A #MoreEqual Society, p.84-85	
Safeguarding Customer Health			
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Our Quality Management, p.28 Our Commitment to Customer Satisfaction, p.49-51 Our Occupational Health and Safety Management, p.88-89	

GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
<b>GRI 416: Customer Health and Safety 2016</b>	416-1 Percentage of significant product and service categories that are assessed for health and safety impacts with the aim of improvement	Our Commitment to Customer Satisfaction, p.49-51 Our Occupational Health and Safety Management, p.88-89	
	416-2 Cases of non-compliance related to the health and safety impacts of products and services	Our Commitment to Customer Satisfaction, p.49-51 Our Occupational Health and Safety Management, p.88-89	
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Insurance Literacy, p.66	
<b>GRI 417: Marketing and Labelling 2016</b>	417-1 Requirements for product and service information and labelling	Insurance Literacy, p.66	
	417-2 Incidents of non-compliance with product and service information and labelling	Insurance Literacy, p.66	
	417-3 Incidents of non-compliance with marketing communications	Insurance Literacy, p.66	
Customer information confidentiality			
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Our Information Security Management, p.29 Our Commitment to Customer Satisfaction, p.49-51	
<b>GRI 418: Customer Privacy 2021</b>	418-1 Substantiated complaints concerning breaches of customer confidentiality and loss of customer data	Our Information Security Management, p.29 Our Commitment to Customer Satisfaction, p.49-51	
Insurance in the Digital Age			
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topic	Our Insurance Adventure in the Digital Age, p.61-65	
<b>Anadolu Sigorta's Material Topic Disclosure</b>	At Anadolu Sigorta, the materialized concept of digitalization, widely adopted in the insurance sector, is integrated into our operations.	Our Insurance Adventure in the Digital Age, p.61-65	





GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
Customer Orientation			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Commitment to Customer Satisfaction, p.49-51 Our R&D Activities, p.57-60	
Anadolu Sigorta's Material Topic Disclosure	At Anadolu Sigorta, we materialize our customers in our business processes.	Our Commitment to Customer Satisfaction, p.49-51 Our R&D Activities, p.57-60	
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Product Groups, p.11	
Anadolu Sigorta's Material Topic Disclosure	At Anadolu Sigorta, we materialize environmental and social values during implementation of our insurance processes.	Our Product Groups, p.11	
Emergency Preparedness and Business Continuity			
GRI 3: Material Topics 2021	3-3 Management of material topic	Preparedness for the Marmara Earthquake, p.94	
Anadolu Sigorta's Material Topic Disclosure	At Anadolu Sigorta, we prepare for potential emergencies and implement measures for business continuity.	Our Information Security Management, p.29 Preparedness for the Marmara Earthquake, p.94	
Risk Management			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Corporate Risk Management Approach, p.26	
Anadolu Sigorta's Material Topic Disclosure	At Anadolu Sigorta, we manage risk processes accurately and efficiently.	Our Corporate Risk Management Approach, p.26	
Support for Entrepreneurship			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Quality Management, p.28	
Anadolu Sigorta's Material Topic Disclosure	We are realizing rapid and effective progress in innovation and entrepreneurship with our internal entrepreneurship program.	Our Quality Management, p.28	
Insurance Literacy			
GRI 3: Material Topics 2021	3-3 Management of material topic	Insurance Literacy, p.66	

GRI Standard	Disclosure	Location (Page numbers, descriptions and/or URL)	Omissions
Anadolu Sigorta's Material Topic Disclosure	We promote insurance literacy to equip our customers with the knowledge they need to understand insurance products, coverage, premiums, policy terms and claims processes.	Insurance Literacy, p.66	
Development of Agencies and Business Partners			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Agencies and Business Partners, p.52-53	
Anadolu Sigorta's Material Topic Disclosure	At Anadolu Sigorta, we uphold participatory and sustainable business practices by maintaining regular communication with our agents and business partners.	Our Agencies and Business Partners, p.52-53	
Partnerships for Sustainability			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Communication With Stakeholders, p.34-37	
Anadolu Sigorta's Material Topic Disclosure	We incorporate the insights of our stakeholders into our approach to sustainability.	Our Communication With Stakeholders, p.34-37	
Stakeholder Communication			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Communication With Stakeholders, p.34-37	
Anadolu Sigorta's Material Topic Disclosure	We adopt a customer-centric, multidirectional approach to communication in our interactions with stakeholders, maintaining communication through our marketing and communication activities.	Our Communication With Stakeholders, p.34-37	
Corporate Social Responsibility Efforts			
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Social Responsibility Projects, p.92-93	
Anadolu Sigorta's Material Topic Disclosure	We materialize corporate social responsibility efforts and initiatives to maximize our positive impact on society.	Our Social Responsibility Projects, p.92-93	



# UN Global Compact and WEPs Reporting Index

## UN Global Compact Progress Report

Area	Principles	Relevant Report Section
Human Rights	Principle 1-Businesses should support and respect the protection of internationally proclaimed human rights.	Our Code of Ethics Work Life at Anadolu Sigorta
	Principle 2: Businesses should make sure that they are not complicit in human rights abuses.	Our Code of Ethics Our Anti-Bribery and Anti-Corruption Structure
Labour	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Work Life at Anadolu Sigorta
	Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labour.	Our Code of Ethics Work Life at Anadolu Sigorta
	Principle 5: Businesses should uphold the effective abolition of child labour.	Our Code of Ethics We Grow With Our Suppliers
	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation.	United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Environment	Principle 7: Businesses should support a precautionary approach to environmental challenges.	Our Environmental Management Our Emissions and Energy Management Our Waste Management Our Water Management
	Principle 8: Business should undertake initiatives to promote greater environmental responsibility.	We Grow With Our Suppliers Our Environmental Management Our Emissions and Energy Management Our Waste Management Our Water Management
	Principle 9: Business should encourage the development and diffusion of environmentally friendly technologies.	We Grow With Our Suppliers Our Environmental Management Our Emissions and Energy Management Our Waste Management Our Water Management
Anti-Corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.	Our Code of Ethics Our Anti-Bribery and Anti-Corruption Structure

## WEPs Progress Report

Principles	Relevant Report Section
Principle 1-Establish high-level corporate leadership for gender equalit	United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Principle 2-Treat all women and men fairly at work – Respect and support human rights and non-discrimination	United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Principle 3-ensure the health, safety and well-being of all women and men workers	Work Life at Anadolu Sigorta United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Principle 4-Promote education, training and Professional development for women	Our Programs Supporting Education and Development We Advocate A #MoreEqual Society
Principle 5-Implement enterprise development, supply chain and marketing practices that empower women	United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Principle 6-Promote equality through community initiatives and advocacy	United We Stand: Our Diversity and Inclusion Approach We Advocate A #MoreEqual Society
Principle 7-Measure and publicly report on progress to achieve gender equality	We Advocate A #MoreEqual Society





# Disclaimer

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