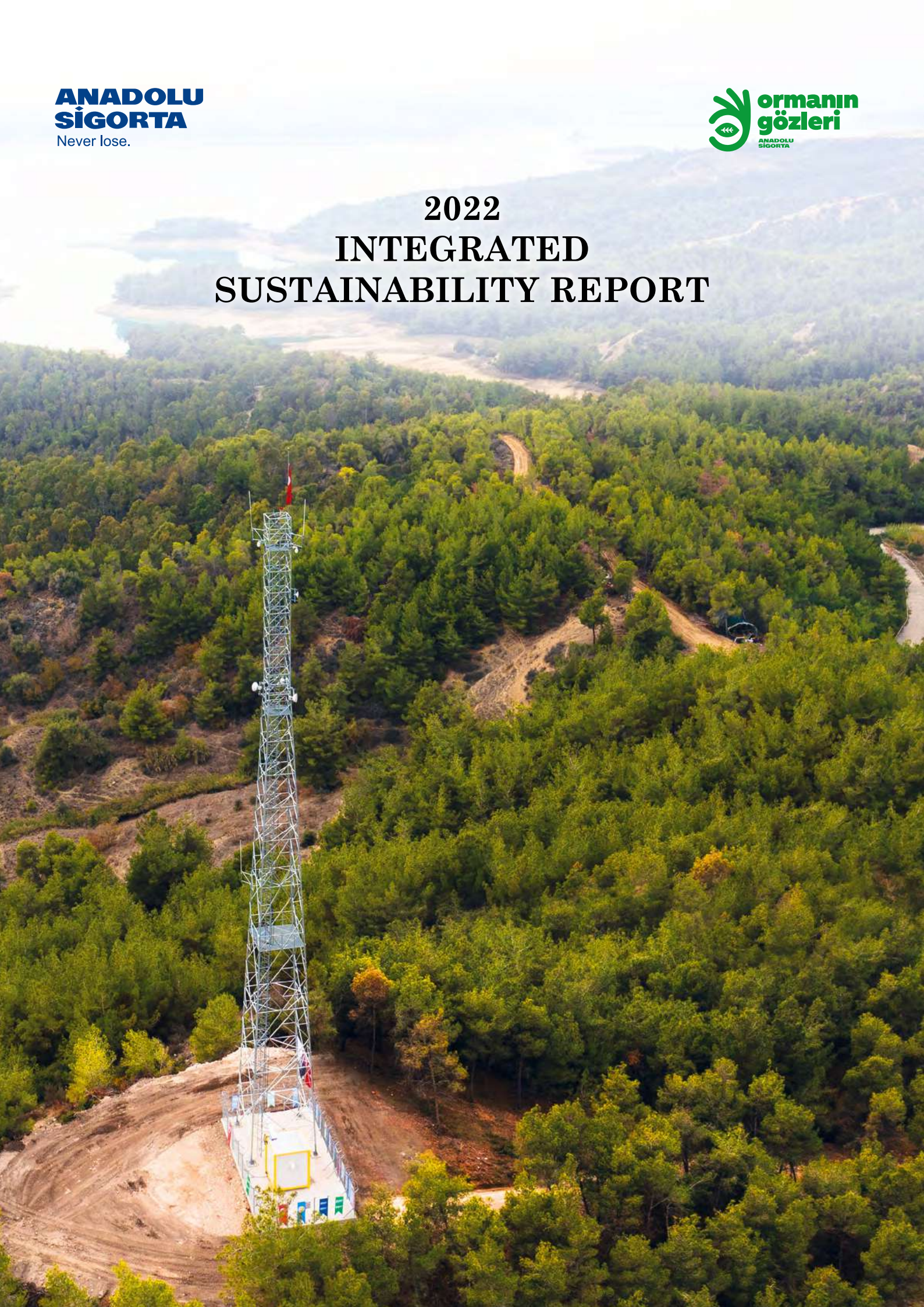


2022 INTEGRATED SUSTAINABILITY REPORT



2022 INTEGRATED SUSTAINABILITY REPORT



Get well soon, Türkiye!

All over Türkiye, we felt the pain of the massive earthquake that hit the country on February 6, 2023. We wish our injured a speedy recovery and pray that God blesses those who perished.

We shall get through these trying times together and in solidarity.

In line with our historic mission and primary duty, we in Anadolu Sigorta are going to continue duly covering the damage in the period ahead and being Türkiye's insurance company.

**ANADOLU
SİGORTA**
Never lose.

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Presentation & About the Report

We at Anadolu Anonim Türk Sigorta Şirketi (Anadolu Sigorta) are delighted to share our second “Integrated Sustainability Report” with you, our valued stakeholders. In this report, we summarize how we integrated the sustainability efforts that Anadolu Sigorta has been meticulously conducting for some time now into our main business strategies.

We selected images from the “Eyes of the Forest” project, the social responsibility project that we launched in 2022, to illustrate our 2022 Integrated Sustainability Report.

With this report, we are presenting for the opinion of our stakeholders our value creation process, how we integrated this process into our business strategies, the positive and negative effects we caused when creating this value, the capital elements we utilized, our key partnerships, and the UN Sustainable Development Goals that we contributed to. We have also included in this report our performance with respect to the UN Global Compact and the UN Women’s Empowerment Principles (UN WEPs), which we are a signatory.

The Anadolu Sigorta Integrated Sustainability Report was prepared in line with the GRI Universal Standards published by the Global Reporting Initiative (GRI) (See GRI Standards Content Index). The Report complies with the International Integrated Reporting Council’s (IIRC) Integrated Reporting Framework (IR Framework). The Sustainability Accounting Standards Board - SASB Insurance Industry Guide, United Nations Environment Program Finance Initiative (UNEP, FI) Principles for Responsible Insurance, and the World Economic Forum (WEF) Stakeholder Capitalism indicators were utilized when generating the content of this Report.

The content of the Report covers all of Anadolu Sigorta’s activities from January 1, 2022 to December 31, 2022.

We collated our 2022 Integrated Sustainability Report under three main headings: Operational Sustainability, Climate Action, and Human and Society.

We have summarized the studies we conducted in 2022 on earthquakes, one of our country’s significant risks, in a special section. This section includes the studies we conducted to strengthen our operation against the risk of earthquake and the practices we implemented to manage our customers’ earthquake risk.



“Operational Sustainability” In this section, we intend to show briefly how we as an insurance company are shaping our activities and strategies according to our approach to insurance concept of future. We report on our strategy, goals, and practices in the areas of Insurance in the Digital Era, Responsible Insurance, and Customer Orientation in addition to our well-established corporate governance tradition, which we believe will carry us into the future.



“Climate Action” In this section, we share our activities and approach toward combating climate change, which is classified as one of the highest priority global problems of this age and a trend having a major impact on our sector. We report on our climate action approach, the effects of climate change on our products and services, and our efforts to mitigate the environmental impacts of our operations as part of combating climate change.



“Human and the Society” In this section, we share the value we have created for our employees and society. Under the heading “Preferred Employer,” we report on the working environment we offer as Türkiye’s insurance school and our targets and projects in this area. We also summarize our corporate social responsibility efforts and the dialog we have formed with our stakeholders.

Please contact us with your views and suggestions concerning the Anadolu Sigorta Integrated Sustainability Report via surdurulebilirlik@anadolusigorta.com.tr.



About Anadolu Sigorta

- ◀ Corporate Profile
- ◀ Shareholder Structure
- ◀ Vision-Mission-Goal-Values-Strategy
- ◀ Anadolu Sigorta in Numbers

About Anadolu Sigorta

One of Turkey’s long-established institutions and the Turkish insurance industry’s leading organization, Anadolu Sigorta operates in all branches of insurance other than life insurance and pensions (Accident, Personal Accident, Fire, Transportation, Engineering, Health, Legal Protection, Liability, Aviation, Credit, Surety and Special Risk.

We serve more than 2.6 million customers with our nationwide network of more than 2,700 agencies. All branches of Türkiye İş Bankası A.Ş. as well as branches of Türkiye Sınai Kalkınma Bankası A.Ş., Arap Türk Bankası A.Ş., Alternatifbank A.Ş., Albaraka Türk Katılım Bankası A.Ş. and QNB Finansbank A.Ş. also operate as our agency.

We generated TRY 23.755 billion in premiums in 2022. As of the end of December 2022, we own TRY 29.4 billion in total consolidated assets and TRY 4.8 billion in equity.

Our 2022 Corporate Governance Rating has been confirmed as 9.57. Anadolu Sigorta has been listed on the BIST Sustainability Index since 2021.



OUR VISION

- To make Anadolu Sigorta Company the insurance brand preferred by everyone who needs insurance.
- To achieve a strength that makes it a reference point in the worldwide insurance industry as well.

OUR MISSION

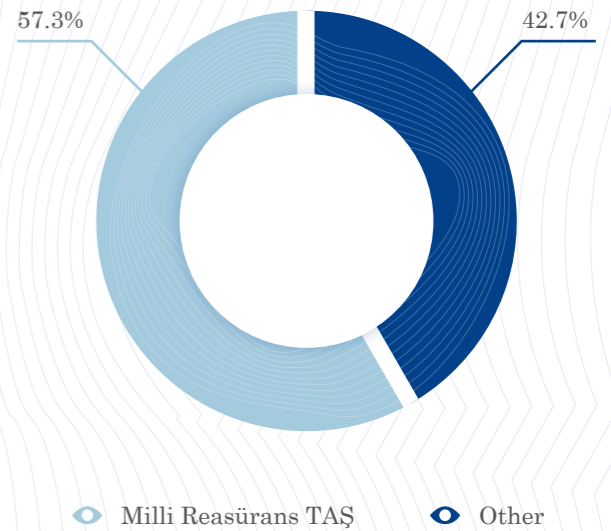
Under the light of our corporate values, our mission is;

- To lead the sector,
- Help create a broad public awareness of insurance in Türkiye,
- Implement a customer-focused approach to service,
- Increase our financial strength to international standards,
- Enhance the value of our Company.



Shareholder Structure (%)

48% shares of Anadolu Sigorta, a subsidiary of Türkiye İş Bankası, are traded on Borsa Istanbul



About Anadolu Sigorta

Anadolu Sigorta in Numbers



¹It is the number of customers with a policy in effect, who bought their first policy in 2022.

²Innovative products are defined as innovative products placed on the market in the past 3 years.



Messages from the Executives

Message from the Chairperson



Füsun Tümsavaş
Chairperson of the Board

As the Board of Directors of Anadolu Sigorta, we pray that God blesses all those who perished in the earthquake that happened shortly before our 2022 Integrated Sustainability Report was published, and we wish the injured and our entire country a speedy recovery. We inform all our stakeholders that we will always be on the field to meet the needs of our citizens affected by the earthquake and to support the measures to be taken to prevent similar disasters from happening again.

Dear Stakeholders,

The global economy spent 2022 beset by inflationist pressures and worries about economic growth, all in the shadow of the Russia-Ukraine war. For the global insurance industry, 2022 was a year of transition experienced under the effects of rising inflation and high interest rates. Anadolu Sigorta performed very well in this challenging year. Our net profit increased by 117.2% to reach TRY 1.1 million and our total assets grew to TRY 30.7 billion.

Pandemic increased awareness about insurance

One of the lasting effects of the coronavirus pandemic was a change in how people perceived risk and a better understanding of how important insurance is in sustaining life and the economy. Adding coronavirus to insurance coverage in a short time, quickly paying out damage claims following natural disasters, and providing goods and services that were easy to access as a result digital transformation all renewed confidence in the sector.

Health insurance, financial insurance, and cyber-risk insurance stood out in the latest period as products with increasing importance and demand. Our sector maintained its powerful growth momentum and contributed to economic sustainability by putting the resources it had gained from premium payments back into the economy by paying damage claims.

Climate change remains on the agenda.

Sustainability continued to sit at the top of the agenda in 2022 as well. Topics such as climate change, social gender equality, and cyber security brought with them significant risks and opportunities for the sector.

According to Swiss Re figures, natural disasters inflicted an estimated USD 260 billion in economic loss in 2022 but only 45% of these losses were covered by insurance. Climate change is causing extreme weather events that grow in severity each year. Parametric commercial insurance products containing coverage against the risks created by these events have become a key opportunity for the insurance industry.

As Anadolu Sigorta, we evaluate climate and environmental risks from a different perspective, beyond the management of operational impacts, as an extension of our responsible insurance approach, due to our obligations as risk manager, risk carrier and investor. We believe in the role of the insurance industry to transform the global economy during the transition to the low-carbon economy by first identifying then managing the risks associated with climate change.

We are going to continue placing climate action among our strategic areas in the period ahead as well.

Our digitalization journey continues.

With its powerful infrastructure, Anadolu Sigorta was able to adopt digital business strategies in no time at all. It has continued investing in this field and has taken key steps toward increasing its speed, efficiency, and the customer experience. With our capacity to deliver the digital experience not just in our operational processes but across the board from product sales to assistance and claims services, we stand apart when it comes to service.

In 2023, in line with our strategies and targets, we will continue our projects in areas such as new product and service development, digital insurance, data analytics, artificial intelligence and robotic processes that will increase efficiency and productivity.

We follow innovations for our employees and our business partners.

At Anadolu Sigorta, we work with the principle of winning together with all our business partners and stakeholders. We value improving our relations with our business partners. We maintain our synergy with İşbank branches, our bancassurance channel, and increase the digital capabilities of our strong agency network. This enabled us to consolidate our position in the sector in 2022.

We have adopted an agile working model at Anadolu Sigorta to adapt to changing world conditions and increase our capacity for innovation. We are building the workplace of the future to become a preferred employer.

We are proud that the care we give to our stakeholder relations has been recognized with various awards. In 2022, we were registered as Türkiye's Most Reputable Insurance Brand in the Turkish Reputation Academy Awards and became the most preferred and trusted insurance brand in the eyes of young people. We were voted the happiest workplace in the insurance industry in the survey organized by the Happy Place to Work company and Capital magazine.

We support Gender Equality

Within the scope of the principle of gender equality, which we believe is one of the foundations of sustainable development, we support the presence and power of women in the economy and life. Our approach here is clearly demonstrated by the fact that women currently make up 51% of our employees.

As a signatory to the United Nations' "Women's Empowerment Principles" and a participant in the Target Gender Equality program implemented by the UN Global Compact, we are working to improve to improve

gender equality. We are proud to have participated as a team in the UNITE! 16 Days of Activism call initiated by the United Nations Women's Unit to draw attention to violence against women between November 25, International Day for the Elimination of Violence Against Women and December 10, International Human Rights Day.

In cooperation with Arya Women's Investment Platform, we organized special seminars for entrepreneurs, investors and members. We raised awareness about insurance products and services.

We intend to further strengthen our identity as a leading and exemplary company by systematically increasing our percentage of women employees and managers and by supporting efforts that encourage women's participation in the economy.

We continue to contribute to social welfare.

We reflect our perspective on sustainability in all of our social responsibility projects, too. We have designed our website to have voice instructions in partnership with BlindLook to make it accessible to the visually impaired in line with our inclusive economy approach.

With the Eyes of the Forest project, which we realized in cooperation with the General Directorate of Forestry, we aim to raise awareness for the protection of forest assets, while contributing to the maintenance-repair and technological equipment of mobile and unmanned fire watchtowers, which are of vital importance in early fire response.

Anadolu Sigorta is going to continue working for a sustainable world

While getting ready to celebrate our 100th anniversary, we are taking our mission to become Türkiye's insurance school further with new competencies and contemporary practices. We represent experience, trust, and reputation, aware of our responsibilities as a company that guides our sector, and we shine a light on the future by striving to be a young and dynamic company.

We in Anadolu Sigorta are going to continue our efforts to develop innovative products and services that will simplify our customers' lives, benefit society, and serve a sustainable future. We are going to combine our priority of creating value for our country with our brand strength and our values, and win together with all our stakeholders.

We would like to thank to our colleagues, business partners, distribution channels, policyholders who put their trust in us, and all our shareholders for their support and contributions.

Sincerely,

Füsun Tümsavaş
Chairperson of the Board

Messages from the Executives

Message from the CEO



Z. Mehmet Tuğtan
CEO

We pray that God blesses our citizens who perished in the earthquake that happened on February 6 and hit so many of our provinces, and we wish the injured, all the earthquake victims, and our country a swift recovery. We are going to continue providing the resolute support we have given to date to meet the earthquake zone’s urgent and long-term needs and so that our country can overcome this disaster as quickly as possible.

Dear Stakeholders,

In 2022, the global economy was already trying to shake off the effects of the pandemic but this time it was confronted by increasing inflationist pressures. The high damage claims amounts, particularly in the traffic and health branches as a result of the high rate of exchange, minimum wage adjustments, plus the upward trend in inflation adversely affected profitability. The insurance industry ended 2022 on a powerful note in the face of these challenging conditions. Our company maintained its strong position in the sector with TRY 23.8 billion in premium production and an 11.6% share of the market as a result of its activities in 2022.

Cost management has become more important than ever in these trying times in which the inflationist environment is upsetting the balance of claims to premiums. At Anadolu Sigorta we continued with our work to offer the right products to customers with the right pricing as required by our approach to responsible insurance. We took care to keep premium increases at levels that would keep customers in the system. We have been using our strong capital structure and our customer-oriented approach to benefit our insured and are continuing to improve our products to provide maximum assurance in insurance policies.

Integrated sustainability approach

As one of our country’s longest-established companies, creating long-term value for all our stakeholders is in our DNA. Being a company that operates in the insurance industry, we work with a multivariate risk matrix beyond financial risks. In this context, managing sustainability risks is of utmost importance for our company.

We adopt the perspective of creating added value for sustainable development and see sustainability as an opportunity for growth and innovation. Collaboration with national and international stakeholders to achieve the Sustainable Development Goals matters a great deal to us. We are taking part in work as a participant in such global initiatives as the UN Global Compact, the United Nations Sustainable Development Goals, and Target Gender Equality.

We are integrating our approach to sustainable development into all our activities from product development to purchasing and from our social responsibility projects to our HR practices. One key outcome of our journey to internalize sustainability is the reporting work we have been doing since 2019. We crowned this process by publishing our first integrated report in 2022. In this year’s report, we publicly disclose our annual performance in compliance with international standards and frameworks.

Combating climate change

Combating climate change occupies pole position on the sustainability agenda all over the world. We in Anadolu Sigorta are also analyzing climate risks and the effects of climate change on our operations and portfolio.

We have adopted a three-pronged strategy for climate action: Minimizing the environmental impacts of our operations; supporting our customers’ climate risk management processes; supporting green transformation with our investments. We

saved 695 GJ of energy as a result of the various efficiency efforts we conducted in 2022. Compared to the year 2018, we have reduced our water consumption by 72% and our paper consumption by 83%.

We intend to be the sought-after insurance solutions partner for renewable energy investments. Our industry share in the field of wind power in 2022 was 10% with coverage given to 1103 MW of installed power, and our market share in the field of solar power was 11% with coverage given to 1014 MW of installed power. We regard renewable energy investments as a huge opportunity for our country and we intend to increase our presence in this field in the future with our innovative services.

We manage the environmental, social, and business ethics effects of our fund management and investment activities with our Responsible Investment Policy. As of 2022, our investment portfolio contains Eurobonds worth TRY 870 million in compliance with sustainability criteria.

Digital Transformation

The insurance industry is one of the fastest adapting industries to digitalization. We too in Anadolu Sigorta are carrying digitalization into the future not only in our products and services but also in our business processes with developing technologies. We are expanding our digital insurance range with different channels such as the website and mobile that appeal to existing and potential customers such as the website and mobile apps.

Messages from the Executives

Message from the CEO

We are carrying out key investments in artificial intelligence and advanced analytical data models. We can offer different services such as visual damage detection with the artificial intelligence platform we call AS'lı, and we ease the workload of our employees with our robotic process automation, which can perform many business processes on its own.

We are integrating our sustainability principles into our digital products and developing innovative, environmentally-friendly, and inclusive products. In 2022, we also began selling the product called “Başka Kasko” on the Juno app, which we developed for young people. Our “Başka Kasko” product launched the “pay as you drive” period, a first for the motor insurance branch. It was designed as an environmentally-friendly product in support of reducing carbon emissions by awarding points for using a vehicle for less than 500 km (300 miles) a month, effectively incentivizing people to use vehicles less.

Our 360-degree communication approach aims to offer a user experience in which our insured can easily contact Anadolu Sigorta and give

instantaneous feedback over many different platforms including the mobile app, the website, and the WhatsApp line, and thus strengthen the digital bond we have formed. We are going to continue our extensive digitalization work in the period ahead as well.

As we carry out innovative work, we are proud to register our successes with the awards we have won and to see that our investments have paid off in both the national and international arenas.

Raising insurance awareness

With the responsibility of being a pioneering company that has been operating since the first years of the Republic, we believe that one of our most important responsibilities is to set an example for our sector with our activities that create added value for the insurance sector and our country.

In 2022 we prepared booklets called “What Kind of Job is That?” to raise awareness of insurance in children. With this book prepared to satisfy children’s curiosity, we have taken a step towards early age groups to spread insurance awareness.

Workplace of the future

In today’s world where being able to adapt quickly to changes has become the most important skill, we have initiated the Agile Transformation journey, which we call HARMONİ at Anadolu Sigorta, in order to ensure that working life keeps pace with this rapid transformation and to increase our innovation capacity.

The goal of our agile working model is to improve continuously by preserving our existing corporate values and accumulated knowledge and to learn together. Our employees from different business units form agile teams on this journey and work toward the same team goals. This is a team structure with no hierarchy and in which everyone is equal, allowing them to create and try out unconventional ideas by thinking out of the box. Our goal with agile transformation is to offer fast and innovative solutions to our customers’ needs with self-managing and fast-acting teams.

In addition to the agile working model, we are also implementing many training programs to furnish our employees with the skills of the future. We gave 16.9 hours of training per employee with the AS Academy in 2022. Our mentoring and coaching programs such as AS GO and Yol Arkadaşım (Companion) allowed employees to learn from one

another. We are responding to our employees’ needs with such practices as the hybrid working model, the Happy Workplace Senate, and meeting-free hours.

We are one of the companies that employ the highest number of women in our sector. We care about gender equality and continue to learn and develop innovative practices in this regard. We have implemented many projects so that women can realize their potential in their working life. We provided support for our employees returning to work following maternity leave with our Happy Mother Mentoring program. We have installed a correction app in all our office programs that automatically changes the discriminatory expressions we inadvertently use in our working lives. We pay attention in our marketing and advertising activities that our marketing communication is free of social roles and contains no gender discrimination.

Striding confidently into our 100th anniversary...

As “Turkey’s Insurance”, our goal is to be present in every home with an Anadolu Sigorta policy, at our 100th anniversary.

As we strive toward this goal, I want to thank our colleagues who spare no effort, our customers and business partners who put their trust in us, and all our stakeholders who accompany us on this journey.

Sincerely,

Z. Mehmet Tuğtan
CEO



Looking Towards the Future

- ◀ Our Operating Environment:
General Evaluations
- ◀ Global Trends, Risks, Opportunities, Forecasts

Our Operating Environment: General Evaluations

The global economy has been in flux recently. High inflation, the tightening financial conditions in most countries, Russia's occupation of Ukraine, and the ongoing COVID-19 pandemic are all putting pressure on the overall look. The normalization of monetary and fiscal policies, which were revised to support economies during the pandemic, aims to lower inflation but it also curbs overall demand.

Increasing inflation was the most important issue in 2022 in terms of the macro economy. There are three main reasons for this. The first is the high financial support provided by many states for those whose livelihoods came to a standstill during the pandemic; the second is broad-based supply and demand mismatches due to the shift in consumption from services to goods following the restrictions; the third is the sharp rise in energy and other basic commodity prices along with the disruption of the commodity markets caused by the war in Ukraine.

A sharp fall is being observed in the global volume of trade. The IMF predicts that the volume of trade will slump from 10.1% in 2021 to 4.3% in 2022 and 2.5% in 2023.

Türkiye's Economy

environment are both expected to continue putting pressure on growth in the period ahead.

The industrial production index corrected for calendar effects made a downward turn in 2022 after rates of more than 10% in 2021. While the rate of exports to imports was 83.2% in January-September 2021, this rate fell to 69.4% in the same period in 2022.

As of December, CPI inflation rose to 64.27% based on the same month the previous year. Annual D-PPI inflation rose to 97.72% this period.

Insurance Industry

In its latest report, the Swiss Re Institute indicated that property/casualty and motor insurances had been affected, particularly in the short term. In Construction/Building insurances, supply disruptions and labor shortages have led to an increase in repair and reconstruction costs and therefore higher indemnity payouts. In motor insurances, the lack of spare parts has increased damage costs because this historically keeps the prices of new and used vehicles high. The accident, motor liability, and general liability branches have also been affected, and high inflation has increased physical damage payouts.

The Turkish Insurance Industry

MTPL Insurance was one of the challenges faced by the insurance industry in 2022. Faced by increasing damage costs, the sector is going to closely follow the road map announced by the SEDDK for 2023 and its repercussions. With the changes envisaged for Highways Traffic Law No. 2918, it is intended to revise the risky insured pool and step system and make a 200% increase by defining a new step for high-risk drivers and a 50% discount instead of a 42% discount by defining a new step for drivers who have not had

Anadolu Sigorta

On examination of Anadolu Sigorta's financial status and activity results, we see that 2022 was a year in which we continued to grow, increase our profit, and meet our targets. According to the non-consolidated results, our total assets increased by 83% on the previous year to reach TRY 30.7 billion while our premium creation went up by 121.3% on the previous year to TRY 23.8 billion. Our company increased its net profit by 117.2% on the previous year in 2022 to TRY 1.13 billion, achieving an 18.7% solo and 27.8% consolidated equity profitability rate by the end of the year. Our company also ranked second in the market share of the non-life insurance industry in 2022. Examining the details of the technical branch, we see that motor had the highest share of our total premium production with 27.5%. This branch was followed in order by MTPL at 25.5%, fire and natural disasters at 17.6%, then the health branches at 9.9%. Our company ended 2022 with a technical profit rate of 6% and a technical profit of TRY 1.43 billion.

Looking Towards the Future

Global Trends, Risks, Opportunities, Forecasts

High inflation, falling production and purchasing power

Growth in all the world economies is slowing down or simply shrinking. Rising costs due to inflation, various financial risks, and uncertainty are adversely affecting production. Rising inflation and falling production is adversely affecting purchasing power.

The 2022 Global Inflation Perception Survey conducted by Ipsos in 28 countries showed that the purchasing power of eight out of every 10 people in Türkiye has fallen. Participants stated that they spent more money on food than they did three months previously, they had stopped buying their usual brands, and were following promotions.⁴

Climate Crisis

The climate crisis is one of the most important risks faced by the world today. According to the 2022 Global Risk Report published by the World Economic Forum, the most important global risks are climate action failure, extreme weather conditions, and the loss of biodiversity. Climate change will cost the global economy an estimated USD 178 trillion over the next 50 years unless timely action is taken.⁵

The transition to low-carbon economy as part of combating climate change is leaving companies vulnerable to a series of operational, economic, and reputational risks in such areas as adapting to green technologies, compliance with national and international environment regulations, and access to financing.

Big data and artificial intelligence

A data-heavy sector, the insurance industry is making extensive use of big data and artificial intelligence due to the increasing capacity and falling costs of technology.⁶Companies are leveraging chat bots and digital assistants, robo-advisers, natural language processing, machine learning, smart process automation, visual and video data analysis and similar AI applications⁷

and obtaining a significant edge in such areas as improving their operational performance, increasing customer satisfaction and loyalty by offering personalized goods and services, reducing risk, gaining a competitive edge, detecting fraud and forgery transactions faster, and making strategic decisions.⁸

According to Deloitte's "State of AI in the Enterprise" survey, 94% of business leaders think that artificial intelligence is going to be crucial for success in the next five years. PwC estimates that artificial intelligence is going to contribute USD 15.7 trillion to the global economy by 2030.⁹

Cyber security and data privacy breaches change form every day and pose risks to companies of all sizes. An estimated 40 billion + data breaches took place in the world in 2021. The cost of data breaches rose to a 17-year high of USD 4.24 billion from 3.86 million.¹⁰

“The Great Resignation”

The labor crises that became more pronounced after the pandemic, named “The Great Resignation,” “The Big Quit,” and “Quiet Quitting,” are affecting companies in all industries all over the world. According to the US Bureau of Labor Statistics, more than 47 million Americans voluntarily quit their jobs in 2021.¹¹ The Quiet

Quitting¹²movement, defined as people who don’t resign but who turn down tasks beyond those assigned to them or who become less psychologically dependent on work, is affecting the entire world. Employee engagement in the United States slumped further in Q2 of 2022 to 32%, while the proportion of those who felt no loyalty rose to 18%.¹³

This wave is reflected in our country as the qualified workforce wishing to work abroad and a fall in engagement rates. One survey conducted in Türkiye¹⁴ reported that 24% of employees were in the process of quiet quitting for such reasons as low pay, imbalance of work and private life, unclear job description, career paths being closed, and long working hours, and that 46.6% more are prone to this concept. Only 18.5% felt they belonged in the workplace.

Increasing and changing regulations

The effects of climate change and the pandemic, economic crises, and political uncertainties are accompanied by many regulations for the business world. These regulations are accompanied by expecting more of companies when it comes to sustainability and transparency. This creates a dynamic risk environment for companies. Compliance with the regulations requires major effort, while lack of compliance can result in losing stakeholder confidence and shaking brand reputation.

Compliance with increasing regulations requires collecting and standardizing a range of data, passing it on to the right decision makers, and including it in risk and strategy decision-making processes. The process can be challenging for companies. The finance, accounting, sustainability, and legal department manager of 300 public companies with a revenue of more than USD 500 million took part in the Deloitte survey. Some 57% of those who replied said that access to ESG data and providing accurate and complete data were their greatest difficulties.¹⁵

Companies are expected to monitor not only their own operations but also supplier operations in line with legal regulations. Failure to follow ESG regulations in the supply chain can reportedly lead to business interruptions.¹⁶



³World Economic Outlook, October 2022: Countering the Cost-of-Living Crisis (imf.org)

⁴Türkiye’de 10 kişiden 8’inin alım gücü düştü- (bloomberght.com)

⁵Deloitte, Turning Point 2022

⁶Deloitte, Big Data: Time for a Lean Approach in Financial Services

⁷https://www.tsb.org.tr/media/attachments/ipek-ulusoy_yapay-zeka-ve-makine-ogrenmesi.pdf

⁸<https://www.wipro.com/business-process/why-banks-need-artificial-intelligence/>

⁹<https://www.pwc.co.uk/audit-assurance/assets/explainable-ai.pdf>

¹⁰<https://www2.deloitte.com/content/dam/Deloitte/tr/Documents/technology-media-telecommunications/deloitte-tubisad-bit-2021-raporu.pdf>

¹¹The Great Resignation Didn’t Start with the Pandemic (hbr.org)

¹²When Quiet Quitting Is Worse Than the Real Thing (hbr.org)

¹³Is Quiet Quitting Real? (gallup.com)

¹⁴Türkiye’de dört gençten biri ‘sessiz istifa’ sürecinde- (bloomberght.com)

¹⁵Heads Up - Executive Summary of the SEC’s Proposed Rule on Climate Disclosure Requirements (March 21, 2022; Last Updated March 29, 2022) | DART – Deloitte Accounting Research Tool

¹⁶Key Trends in ESG Regulations in 2022 and Beyond | RegASK



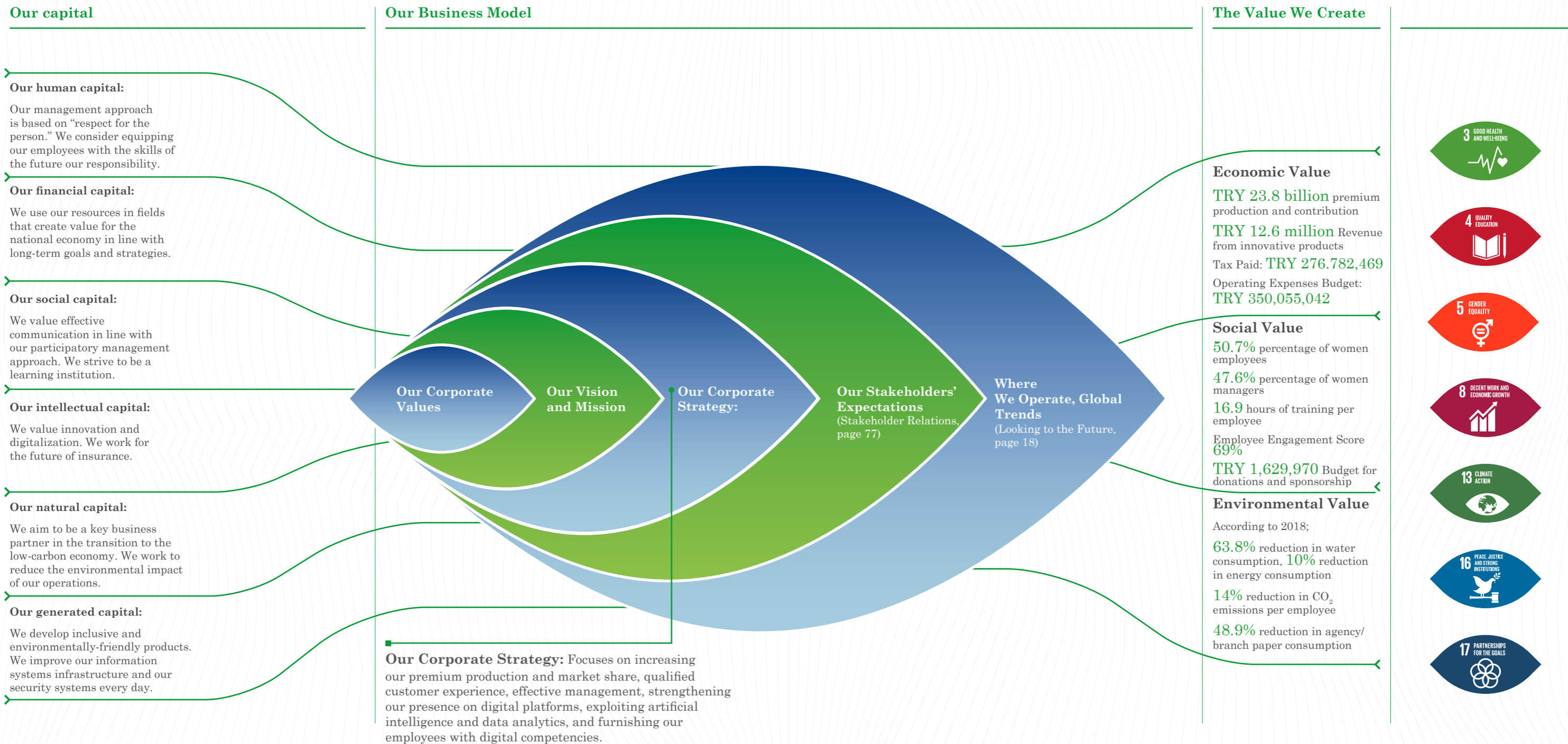
How Do We Create Value?

- ☞ **Anadolu Sigorta Integrated Sustainability Model: We Win Together**
- ☞ **Our Sustainability Priorities**
- ☞ **Sustainability Priorities by Stakeholder Groups**
- ☞ **Sustainability Management**
- ☞ **Supported Sustainability Initiatives**
- ☞ **Contributions to the Goals of Sustainable Development**

How Do We Create Value?

Anadolu Sigorta Integrated Sustainability Model: We Win Together

Anadolu Sigorta was established on Atatürk’s orders and is Türkiye’s first national insurance company. With its strong corporate structure and lasting commitment to Türkiye, it is the sector leader and one of the national economy’s most important institutions. Anadolu Sigorta is an innovative company that values ethics, transparency, and human values, and it believes in development together with the ecosystem. We work to create sustainable and shareable value with our business model based on learning and winning together and that considers the opinions of all our stakeholders.



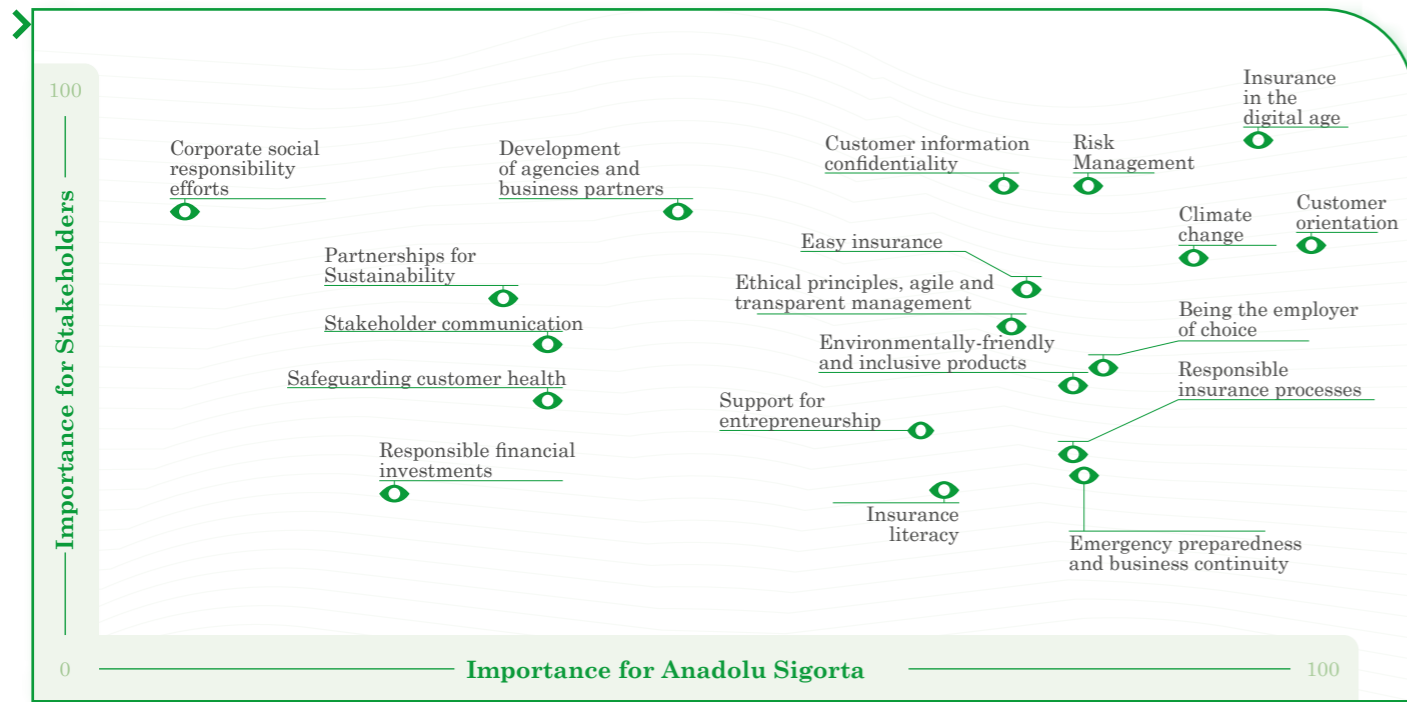
How Do We Create Value?

Our Material Topics

At Anadolu Sigorta we closely monitor sectoral and global trends in the area of sustainability, regularly measure stakeholder expectations in this area, and review our business processes, products, and services through risk and opportunity analysis.

The Sustainability Committee reviewed the material topics in 2022 and agreed that the current prioritization matrix reflected the organization's priorities. The decision was made during the assessment studies to inform stakeholders about the measures taken by Anadolu Sigorta to counter the expected earthquake risk in the Marmara region in a special section in 2022. A section on Robotic Process Automation was also added to the report.

Prioritization Matrix



Sustainability Priorities by Stakeholder Groups

	College Students	Suppliers	Attorneys	Service/Repair Shops	Group companies	Financial Institutions	Appraisers	External Resources	Brokers	Personal Customers	Press	Contracted Institution	Academic	Agencies	Reinsurance	Business Partners	Employees	Managers
Emergency preparedness and business continuity					👤						👤							👤
Being the preferred employer	👤																	
Corporate social responsibility efforts	👤																	
Employee competency development						👤												
Employee rights, engagement, and satisfaction						👤											👤	
Environmentally-friendly and inclusive products						👤					👤							
Insurance in the digital age		👤						👤			👤		👤				👤	👤
Risk management		👤					👤				👤		👤		👤	👤		
Ethical principles and transparent management						👤												
Climate change						👤					👤							
Intuitive products and services				👤				👤	👤				👤					
Customer information confidentiality	👤			👤						👤	👤	👤	👤					
Customer orientation	👤		👤			👤		👤	👤	👤				👤		👤	👤	👤
Partnerships for sustainability						👤												
Development of agencies and business partners					👤		👤							👤				

How Do We Create Value?

Sustainability Management

Affiliated to the Executive Committee, the Sustainability Committee is a management body made up of unit representatives representing the company in general and chaired by a member of the Executive Committee. It is responsible for determining sustainability activities in Anadolu Sigorta and monitoring performance. The Committee informs the Executive Committee and the Board of Directors about decisions made and results obtained. It also advises the Executive Committee about projects requiring investment that could affect sustainability performance.

Anadolu Sigorta Sustainability Policy sets out the fundamental strategic principles showing the company’s vision on sustainability, its management approach, and focus work areas.

Main duties of the Sustainability Committee:

- To ensure that the company’s sustainability impacts in the social, economic, environmental, and governance areas are managed in line with internationally accepted principles,
- To establish the structural elements of sustainability management with a risk and opportunity-oriented approach
- To provide the company's senior management with implementation and investment recommendations for improving sustainability performance,
- To develop transparent and accountable methods and ensure that the stakeholders are informed about the company's sustainability approaches, targets, and performance achieved.



Contributions to the Goals of Sustainable Development



Sustainable Development Goal 3: Good Health and Well-being



We ensure the healthiest conditions possible for our employees with our occupational health and safety practices, we work so that our customers can get access to health amenities, and create value for all of society with the social benefit investments we make in the field of health.

Secondary Objectives

- 3.8: To create a general health insurance that covers protection from financial risk, access to quality fundamental health care services, and access for everyone to safe, effective, quality, and affordable necessary drugs and vaccinations.
- 3.d: To strengthen the early warning, risk mitigation, and risk management capacity of all countries, starting with developing countries, against national, international, and global health risks.

Section covering the related performance: Customer Orientation



Sustainable Development Goal 4: Quality Education



We believe in the need for a fair and inclusive education system to increase economic prosperity. That is why we are investing in developing our employees and our ecosystem and contributing to the quality of national education with our social responsibility projects.

Secondary Objectives

- 4.4 Increasing technical, professional, and entrepreneurial skills
- 4.5 Ensuring gender equality in education
- 4.7 Increasing knowledge in the field of sustainable development
- 4.a Making education environments inclusive

Section covering the related performance: Corporate Social Responsibility Efforts, Employee Competency Development

How Do We Create Value?

Contributions to the Goals of Sustainable Development



Sustainable Development Goal 5: Gender Equality



We believe that including women and girls in economic and social life is one of the most important elements of sustainable development. We are implementing many projects and practices to ensure gender equality. We share our approach to social gender equality with all our employees, customers, business partners, and suppliers.

Secondary Objectives

- 5.1. Ending all kinds of discrimination against women and girls anywhere in the world
- 5.5. Securing women's full and effective contribution to the decision-making processes of political, economical, and social life and providing equal opportunities for women to become leaders at all levels in decision-making mechanisms.
 - 5.a. Making reforms so that women can enjoy equal rights in line with national laws in such areas as access to economic resources, owning land other types of property and having control over this, and access to inheritance and natural resources.
 - 5.b. Improving the use of activating technologies such as information and communication technologies to advance the empowerment of women.
 - 5.c. Enacting and strengthening robust policies and legally enforceable regulations to advance social gender equality and empower women and girls at every level.

Section covering the related performance: Social Gender Equality, Corporate Social Responsibility Efforts



Sustainable Development Goal 8: Decent Work and Economic Growth



At Anadolu Sigorta we support inclusive business models and aim to have economic prosperity shared by all segments of society. We develop products and services that encompass all segments of society. We consider increasing insurance literacy and integrating ESG factors into all our business processes among our business priorities.

Secondary Objectives

- 8.2: Increasing the created economic added value
- 8.3: Increasing qualified employment
- 8.4: Achieving economic growth without consuming environmental resources
- 8.5: Creating employment for all segments of society
- 8.6: Increasing youth employment
- 8.7: Preventing forced labor and modern slavery
- 8.8: Protecting employee rights

Section covering the related performance: Business Ethics and Compliance, Partnerships for Sustainability, Responsible Insurance Processes, Supply Chain Management



Sustainable Development Goal 13: Climate Action



We believe the insurance industry can act as a catalyst in the transition to the green economy. With our approach to responsible insurance, we are integrating ESG factors into all our strategic decision-making processes and working to reduce the environmental impact of our operations.

Secondary Objectives

- 13.1 Increasing resilience to climate-related hazards and natural disasters
- 13.3 Increasing knowledge about climate change and adaptation

Section covering the related performance: Climate Action



Sustainable Development Goal 16: Peace, Justice and Strong Institutions



We believe that our established approach to corporate governance and business ethics is what underpins our corporate success. We are defining our approach to combating bribery and corruption with written rules. We expect all our stakeholders starting with our employees and our suppliers and business partners to adopt our ethics approach.

Secondary Objectives

- 16.5: To significantly reduce all kinds of corruption and bribery
- 16.6: To developing effective, accountable, and transparent institutions at all levels
- 16.7: To have accountable, inclusive, participatory, and representative decision-making at every level.
- 16.b: To popularize and implement non-discriminatory laws and policies for sustainable development

Section covering the related performance: Ethical, Agile and Transparent Management, Partnerships for Sustainability



Sustainable Development Goal 17: Partnerships for the Goals



We believe that many institutions need to work together to achieve Sustainable Development Goals. That is why we at Anadolu Sigorta have signed and support many local and global voluntary initiatives.

Secondary Objectives

- 17.9: To increase international support, including the North-South, South-South, and triangle collaborations, so that effective and target-oriented capacity development can be implemented in developing countries in support of national plans to ensure that all sustainable development targets can be implemented
- 17.14: To improve policy compliance for sustainable development
- 17.16: To enhance Global Cooperation for Sustainable Development in the complement of multi-stakeholder partnerships that share and mobilize knowledge, expertise, technology, and financial resources in support of achieving sustainable development goals in all countries, starting with developing countries.
- 17.17: To encourage and popularize effective public, public-private, and civil society partnerships by making use of partnerships' experience and resource-creation strategies.

Section covering the related performance: Supported Sustainability Initiatives. Anadolu Sigorta Integrated Sustainability Model: We Win Together

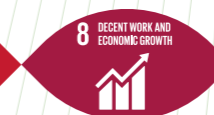


Operational Sustainability

- Insurance in the Digital Era
- Responsible Insurance
- Customer Orientation
- Ethical, Agile, and Transparent Management

Our Objectives

- Higher profitability
- Effective management of sales channels
- Developing direct customer relations processes
- Organizational agility
- Increasing the number of products and services that support Sustainable Development Goals
- Providing easily accessible services and supporting business models for start-ups that want to develop or offer insurance solutions
- Digitizing our insurance intermediaries
- Developing Robotic Process Automations (RPA) and straight through processes
- Perfection of decision support systems
- Development of Robotic Process Automations (RPA) and straight-through processes
- Use of artificial intelligence in customer support services
- Building customer insights on rich data
- Effective use of data effectively in risk management, modeling, and validation



Insurance in the Digital Era

At Anadolu Sigorta digitalization is being handled by following a multi-pronged and holistic strategy. Digitalization covers products, services, channels, and business models, and is carrying us into the future with more robust steps. With it, we aim to maximize the efficiency of our existing sales channels and business units and provide our customers with access to products and services as quickly and effectively as possible.

We set our strategic objectives for digital insurance with the vision of being the most preferred company that offers the best digital journey in insurance and related product sales and services with the support and participation of all the company's departments and the solutions and collaborative efforts it has made based on customer experience and needs.

- Coordination with the Türkiye İş Bankası Group's Digital Strategy,
- Strengthening our presence on digital platforms,
- Integrating artificial intelligence into business models,
- Creating added value using data analytics,
- Providing the workforce the new competencies it will need.

Digital Insurance Committee

The Board of Directors manages the digitalization strategy at Anadolu Sigorta. An organizational body covering everything from Senior Management to specialist units has been established to conduct the work to prepare for digitalization and the requirements of the digital economy. Affiliated to the Board of Directors, the Digital Insurance Committee's members include 3 members of the Board of Directors. The Committee is responsible for putting forward the company's policies and strategies for digital insurance and for following up the work carried out.

Digital Agency Platform (DAP)

We in Anadolu Sigorta are working on digitalizing the agencies we work with. As the first company in the Turkish insurance industry to make online sales through direct channels and via agencies, our digitalization efforts include designing websites on which agencies can make sales.

With the Digital Agency Platform (DAP) project, we enable agencies to sell individual insurance products on their own websites.

Digital Products and Services

In 2022, we continued improving the user experience in all our digital products and services and enriching it with new functions. Our corporate website was visited 8,136,494 times in 2022.

Number of users as of the end of 2022

İş Ortağım	: 545
Sağlığım Cepte	: 138,974
Junio	: 15,396
Riskcep (Risk Mobile)	: 1,392
Sigortam Cepte	: 161,491
Ofisim Cepte	: 3,850

Sigortam Cepte (My Insurance on my Mobile)

We offer many services to our customers as self-service on our digital channels. This means that our customers can do many transactions themselves without needing an intermediary. Our Sigortam Cepte mobile app provides access to insurance sales, offers, and assistance services. The project to transform our service with Anadolu Sigorta's largest mobile app was completed in 2022.

June

We developed and started selling the “Baška Kasko” product on Juno, the app we developed for the younger generation and which was downloaded 15,396 times in 2022.

Sağlığım Cepte (My Health on my Mobile) and the Health Center

The Sağlıkım Cepte app gives our insured easy access to such information as their medical history, instant authorization status, contracted institutions, policies, and coverages. The desktop version of Sağlıkım Cepte was implemented on the website in 2022. Our Sağlıkım Cepte mobile app offers customers an online examination flow and development of the billing flow is completed on the Health Center website.

Penny Bank (Kumbara) Points and Digital Onboarding

Our “Digital Onboarding” project has been started, which will give our customers easy access to our apps, and the “Penny Bank Points” project, which will give customers better prices and payment opportunities and is planned to be implemented in phases in 2023.

Furthermore,

- the Corporate Website, Anadolu Sigorta's largest digital sales channel and the face of the company that customers see, has been renewed.
- Work has begun on renewing our Personal Online Branch, operating on our corporate website. The project to bring Anadolu Sigorta's desktop and mobile digital platforms together under the same back-end and design shall be completed in January 2023.

Other Applications

We are continuously developing sales alternatives on social media channels. We can make tailor-made smart offers on our WhatsApp channel while integration with Sigortam Cepte lets us sell policies to customers with the specially prepared link.

We are continuing full speed with services on our WhatsApp channel such as reporting, motor insurance renewal, MTPL and foreign travel insurance, personal accident offers, and policy viewing, Supplemental Health Insurance sales on Instagram, and policy sales via our Call Center.

Robotic Process Automation

Effort on making Robotic Process Automation (RPA) more widespread continued. Ideas for increasing both financial and efficiency benefits were considered, and 25 ideas were put into practice. We currently have 87 different processes actively working on the AS's platform, Anadolu Sigorta's metal collar employee. A total of 84.4 million processes were carried out in 2022. The Robotic Process Automation Award System was implemented and two employees whose proposals were implemented received an award. In addition, the Robotic Process Automation Catalog was drawn up and the monthly RPA report's content was updated.

Insurance in the Digital Era

The process management application, PAS, is a platform we use to carry the processes that take place in the workflow between agencies-sales offices and Head Office. The aim of the PAS app is to process and finalize requests or return them to the agency within a certain time from the moment they are entered. A total of 968,045 request flows were made on PAS in 2022.

We developed the İş Ortağım(ASIO) app for appraisers and damage claims suppliers to speed up damage

MIP

The Customer Communication Platform (MIP) is our app for managing all non-operational requests and complaints. We use the MIP to track all requests, complaints, satisfaction comments and suggestions sent by customers over different channels on a single app. A total of 800,861 requests and 78,614 complaints were managed on the MIP in 2022.

At Anadolu Sigorta, we believe that artificial intelligence and big data applications are going to improve our services and processes. This is why we are utilizing these technologies in many of our projects. We made use of artificial intelligence, big data, and machine learning in many of our projects in 2022.

- Policy comparison in the Motor and Health branches: Policies are compared using image processing and natural language processing technologies.
- Smart Notice of Loss: Customers send in photographs damage to the vehicle is estimated by assessing the damage from the image; the claims process is then guided with some additional questions.
- Policy Purchase (WhatsApp and Telegram) Proposals received over WhatsApp and Telegram can be converted into policies.
- STP (Straight Through Processing): This is used to automatically pay the invoices from contracted medical institutions without human intervention.

At Anadolu Sigorta, we aim to meet not only our customers' current needs but also their future needs. To this end, we are creating a significant competitive edge by providing the best service with innovative products as a result of the regular measurements we make of customer expectations plus market research and a careful assessment of global trends.

We have made TRY 12.6 million in revenue from the innovative products we placed on the market in the past 3 years.



**(Biletim
Güvende) My
Ticket is Safe
Insurance**



**(Telefonum
Güvende) My
Phone is Safe
Insurance**



**(Patim
Güvende) My
Pet is Safe
Insurance**



**Başka
Kasko
Insurance**

Our approach to innovation welcomes creative ideas from our employees and we carefully evaluate suggestions. We established our Intrapreneurship Unit in 2022. We prepared the Brand, Patent, and Domain Name Guidelines and the Intrapreneurship Guidelines. We made in-house announcements as part of this work. We are going to continue working on the Intrapreneurship Program in 2023 as well.

“Captains of Technology” awards. The AS’s Damage Assessment from Image Project wins first place in the **“Innovation Project of the Year”** category and third place in the **“Digital Transformation Project of the Year”** and **“Cost Improvement Project of the Year”** categories

The “**Juno**” mobile app wins an award in the “**Customer Experience Transformation**” category in the “**Celent Model Insurer 2022**” contest, one of America’s most prestigious technology awards.

Organized by the global awards organization Awards International, the **Turkey CX Awards 2022 Customer Experience Awards** sees the “Juno - next-gen insurance platform” win Gold in the **“Product/Service Development”** category and bronze in the **“Placing the Customer at the Heart of Everything”** and **“Best Customer Experience Development Strategy”** categories

At the Smart-i Awards, the **AS'h Damage Estimation from Image Using AI Project** wins the **Gold Smart-i** award and the **SOBE - Fraud Detection Platform** project wins the **Silver Smart-i** award



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Responsible Insurance

At Anadolu Sigorta, responsible investment is a fundamental step in creating value for both the Company and society. This is why we consider the environmental and social impacts of our investments.



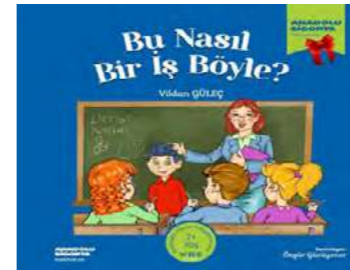
You can access our Responsible Investment Policy from [our corporate website](#).

The most fundamental responsibility insurance companies have for the sustainable economy is to integrate environmental, social, and government (ESG) factors into their insurance processes. This is one of Anadolu Sigorta's strategic priorities.

We conduct specialized communication activities such as “It’s Good to Know” “Question & Answer” story telling and gamified narration on our social media accounts to reach out to different segments of society in a bid to raise insurance awareness, and we carry out the communication and information activities that we prepare every month. We talk about our products prominent features on radio spots and in magazines, newspapers, and advertisements.

Our senior management took part in many TV and radio programs and conferences in 2022. We ran interviews prepared for the Motor, Fire, and Health branches in cooperation with the Haber Türk TV channel and handed out books to raise insurance awareness in cooperation with Wise Academy. We are continuing to donate a specific proportion of our premiums to HAÇIKO as part of My Pet is Safe, one of the products we promote at various events.

We have written this book to satisfy the curiosity of kids who ask “What Kind of Job is This?” It aims to explain to kids what insurance is, what it is good for, and what an insurer does.



In addition to being easy to understand, we organized many campaigns throughout the year to increase access to insurance and we intend to give broader segments of society access to insurance products by collaborating with various institutions. We are conducting studies with the aim of increasing demand for our insurance products by offering such benefits as gift cards that can be used in non-insurance areas.

Working together with BlindLook, we aimed to make the website accessible to all. The new Anadolu Sigorta website was redesigned using Audio Simulation technology allowing users to obtain information and carry out transactions easily using voice commands. Established in 2019 to create a 100-percent sound-oriented world, BlindLook uses freedom technologies to make the products and services of brands accessible to 285 million visually impaired people all over the world.

Responsible Insurance

At Anadolu Sigorta, we develop products and services that can serve every segment of society, meet various needs, are inclusive, and support the transition to the green economy.

We provide coverage for environment-related topics with our agricultural insurances, farmer protection personal accident insurance, and our coastal facilities sea pollution compulsory liability insurance and compulsory liability insurance for hazardous materials and hazardous waste.

A total of 796,406 took out their first insurance with Anadolu Sigorta in 2022.

We are making a positive contribution to not only our environmental performance but also the national economy with our work encouraging repair rather than new parts. We are contributing to the circular economy by making “Part replacement rate” one of the performance criteria for contracted servicing. We are also working with companies certified by the Ministry of Environment, Urbanism, and Climate Change to put replaced parts back into the national economy.

With the need for sustainable energy growing each day, we are continuing to offer special advantages to our customers in this field. As part of our new campaign, being run in collaboration with Solarçatı (Solar roof), we are offering discounts on solar panel installations for our customers who intend to save money and use clean energy by generating electricity for their homes with solar power.

The upper limit of the sum insured in our product that covers the solar panels installed on roofs and that generate electricity rose from EUR 10,000 to EUR 50,000 in 2022. The total power was revised from 10 kw to 25 kw and the deductible note was updated.

At Anadolu Sigorta, we are setting up all our systems and processes to be customer-oriented to create easy and trouble-free journeys for our customer. We use the customer feedback we collect from various channels as inputs for our improvement processes. We stand apart with our personalized possibilities and process designs as part of our 360° Customer Analytics studies.

We aim to offer the best possible service to our customers in all our processes. We design customer experience journeys and conduct review and improvement studies using interactive methodologies to preserve our customer-oriented approach. We periodically meet with parties that are in contact with customers and the relevant stakeholders to this end. We support this process with the overall assessment surveys we make.

We operate the Customer Satisfaction Management System in accordance with the ISO 10002 Standard to produce solutions and respond to the complaints we receive with a customer-oriented approach. Our customers can forward their feedback and complaints to us directly over such channels as the Call Center and email. Complaints forwarded via complaints services and social media are recorded and replied to. We keep track of our shortcomings using the Sprout Social app we implemented to be able to track requests and complaints received over social media platforms, and we report our records to the Ministry of Treasury and Finance. Our system is audited by independent auditors. We send satisfaction surveys to our customers who have received our Motor Claims, Residential Claims, Health Provision, Advantageous Network, and On-site Laboratory services and our customers who have filed complaints with our Company, and we share the results with all the relevant units every month.

Our customer satisfaction score for 2022 was an average of 40% (NPS -- Net Promoter Score).

In 2022, we were registered as Türkiye's Most Reputable Insurance Brand in the Turkish Reputation Academy Awards and became the most preferred and trusted insurance brand in the eyes of young people.

A donut chart illustrating the gender distribution of respondents. The chart is divided into two segments: a large green segment representing 76% of the total, labeled 'Male', and a smaller blue segment representing 24% of the total, labeled 'Female'. The chart has a white center and is surrounded by a thin white border.

Gender	Percentage
Female	24%
Male	76%

Operational Sustainability

Customer Orientation



GRI 3-3, GRI 416-1, GRI 416-2

Up-to-date Customer Data

In line with our responsibility toward our customers and all our stakeholders, it matters a great deal to us that the data for our insured is up-to-date and verified. Our greatest priority is knowing our customers so we can address customer orientation at the highest level in all our operations and to touch them at the right time and point.

To this end, we increased the rate of verified contact information for our customers' contact details in 2022. Excluding compulsory products, the rate of confirmed phone numbers among our personal policyholder customers came to 80% in 2022. We are taking all kinds of systemic precautions when it comes to ensuring the accuracy and up-to-dateness of all personal data and contact information, protecting it, and processing it in a limited and measured manner.

Confidentiality of Information

Cyber-security threats are one of the most important risks accompanying rapidly advancing technology and digitalization. Cyber-risks increased with the change in working conditions and the switch to working from home and this is why cyber-risk insurances have become more prevalent today.

The Information Management Systems Policy is the basis for managing IT risks. In addition, the version of the Control Objectives for Information Technologies (COBIT) published by the Information Systems Audit and Control Association accepted by our Company's Board of Directors

forms the basis for generally accepted information technologies frameworks risk monitoring activities. The associated risks are monitored in connection with the Company's IT processes and in the form of sub-risks. The sub-risk headings associated with each risk, the methods for monitoring them, and risk indicators are identified and periodically updated. Risks and units associated both directly and indirectly with information technologies even if not defined inside IT risks are included within the scope of IT risk monitoring activities.

Information security risk is defined as the risk of inadequately/incompletely applying policies and standards related to infrastructure and application security, failing to eliminate security gaps, and failing to ensure the confidentiality, integrity, and accessibility of data due to improper access and authorizations in information systems. We follow up the results of the penetration tests carried out at various periods with a weakness scanning application to detect cyber risks in our Company, scan for weaknesses, and monitor parameters and we apply comprehensive information security processes.

We carried out penetration tests on our application and system infrastructure components in 2022 to identify and eliminate security weaknesses and cyber risks as part of our efforts to strengthen information security. We also commissioned a three-point detection tool to detect suspicious behavior on our user computers and servers and examine them in depth. We made announcements, posts, and phishing tests aimed at informing users. No complaints were filed with the Board of Auditors in 2022 for breach of information confidentiality.

GRI 3-3, GRI 416-1, GRI 416-2



Operational Sustainability

Ethical, Agile, and Transparent Management

Our Management Approach

The principles of transparency and accountability lie at the heart of our corporate governance approach in Anadolu Sigorta. The Corporate Governance Principles published by the Capital Market Board is our guide here.

We share the Corporate Governance Compliance Report and Corporate Governance Information Form, which we publish every year, with the public along with our level of compliance with these principles. Trading on Borsa Istanbul, (BIST) the Turkish stock exchange, Anadolu Sigorta is listed on the BIST Sustainability, BIST Star, and BIST Dividend 25 Indices. Our Company is subject to Corporate Governance Rating every year.

Anadolu Sigorta Board of Directors is responsible for managing Company activities at the highest level. The Board of Directors consists of nine members including three independent members. Four women serve on the Board including the Chair. The CEO and Chairperson of the Board positions are occupied by different people. The CEO is the only member of the Board in an executive position.

There are various sub-committees so the Board's duties and responsibilities can be run efficiently. These committees are the Corporate Governance Committee, Audit Committee, Early Detection of Risk Committee, and Digital Insurance Committee. The Corporate Governance Committee fulfills the duties of the Nominating Committee and the Wages Committee. All the committees are chaired by the independent members of the Board of Directors. Chaired by the CEO, the Executive Committee consists of eight members and is responsible for implementing the strategic objectives determined by the Board of Directors.

You can obtain detailed information about our Corporate Governance structure and approach from [our 2022 Annual Report](#).



**We Support the
United Nations
Global Principles
Compact
(UN Global
Compact)**



**United Nations
Global Compact**

The UN Global Compact is the world's largest corporate sustainability initiative. Anadolu Sigorta is committed to complying with the 10 principles of the Global Compact in all its activities.

You can obtain detailed information about our Board of Directors and Committees from our Annual Reports and [our corporate website](#).

Business Ethics and Compliance

Providing trust and stability in the insurance industry, raising the quality of service, and preventing unfair competition and transactions and practices that could harm the economy are of paramount importance. In line with this, legal compliance is an extreme priority working area for insurance companies. We conduct all our work in full compliance with the laws and regulations that regulate insurance activities. All our departments are responsible for legal compliance processes. Compliance is part of risk management and internal control, and is managed with a proactive approach.

Our Company has created a “Ethical Rules and Implementation Principles” policy to shed light on all the transactions we carry out, behavior, and decisions made during all our activities. In addition to the existing laws and regulations, this policy also contains the professional code of ethics that needs to be followed in our relations with our customers and other stakeholders, the enforcement principles, and the measures to be taken in the event of non-compliance. The purpose of the Code of Ethics and Implementation Principles is to define the ethical principles and standards that must be followed by the managers and staff at all our sales channels when performing their duties and responsibilities. At the same time, it aims to raise awareness, sensitivity and consciousness when it comes to business ethics and to guide all parties in the business processes to act not only with legal and commercial responsibility but also with ethical responsibility.

Anadolu Sigorta and all its members avoid all behavior that would erode the values of compliance with the laws and code of conduct, justice, transparency, honesty, and trustworthiness and that could damage the reputation of the company and the insurance industry. No employee can be held responsible for any commercial loss incurred by the company for refusing to take part in bribery and corruption.

The level of compliance with the Code of Ethics is audited during internal audits. In-house regulations state the methods for taking corrective action if non-compliance is detected, the disciplinary practices to be applied if necessary, and business units and bodies that are to conduct these activities. All our employees are informed about these regulations.

Special trainings are held regularly for our employees to learn about and also to adopt the Code of Ethics. This training also includes such topics as obligations relating to the prevention of misconduct, bribery, corruption, laundering the proceeds of crimes, and financing terrorism. In addition, training is regularly allocated to all our Company's employees by the Law on the Prevention of Laundering the Proceeds of Crime. All this training is given also to our colleagues who have just started working at Anadolu Sigorta.

The Internal Control and Compliance Directorate, affiliated to the Board of Directors, runs all the legal compliance activities we carry out inside Anadolu Sigorta. The entire organization including the Executive Committee members and the business unit managers carefully monitor and enforce legal compliance. The Internal Control and Compliance Directorate informs the relevant units if any new legislation is published or if any changes are made to current legislation, and monitors the actions taken. Legal compliance developments are reported to the Board of Directors and to Türkiye İş Bankası A.Ş., which we are a subsidiary of, with the quarterly published Compliance Reports. The Internal Control and Compliance Directorate also provides advisory support in line with the needs of the business units.

No monetary fine was imposed in 2022 due to non-compliance with the environment laws and regulation or non-compliance with the laws and regulations relating to anticompetitive behavior, forming trusts, and monopolization activities.

Anti-Corruption

All employees are given regular training to make them aware about combating corruption.

In order to raise an awareness, training was given to all members of the Board of Auditors regarding the “Ethical Rules and Implementation Principles Policy”, the “Anti-Bribery and Anti-Corruption Policy” and the “Gifts and Hospitality Policy” which constitutes our Company's anti-corruption policies and procedures.

Internal audit function operates to combat corruption and to prevent misconduct. By determining the risks of misconduct and corruption, it is ensured that people who are in charge of each subject monitor and manage the process.

In 2022, the Board of Auditors audited 13 processes, 10 units, 3 service provider companies besides the examination of complaint management process 4 times and protection

against catastrophic risks 4 times. The activities within the scope of these audits were carried out through the specified control components and some of these controls were aimed to expose the risks of corruption. There wasn't any confirmed cases of corruption that were encountered in 2022.

Risk Management

Every premium created in insurance companies brings certain risks along with revenue. Being able to assess and manage these risks correctly ensures success. Risk management is important for insurance companies in ways that are different from other industries.

The highest-level risk management body in Anadolu Sigorta is the Early Detection of Risk Committee within the Board of Directors. Through this Committee, the Board of Directors determines company risk policies and sets out the procedures for applying them. The Risk Management Directorate was established in 2022 under the “Regulation on Internal Systems in the Insurance and Personal Pension Industries” and is affiliated to the Chairman of Internal Systems for administrative and functional purposes. Work is under way to structure our Company's risk management activities in accordance with the Internal System Regulation.

The risks that our Company is exposed to are monitored separately under the Insurance, Credit, Assets and Liabilities Management, Reputation, Strategy, and Operational risk categories at least quarterly. They are assessed independently of executive functions and their course is examined and monitored under different scenarios. The Early Detection of Risk Committee regularly reports the resultant findings to the Board of Directors and the CEO. The Board of Directors determines risk tolerances by considering long-term strategies, equity opportunities, the returns to be provided, and overall economic expectations, and sets out the risk limits.

Reputation Risks

To determine the level of risk to its reputation that the Company could be exposed to, at the very minimum, perception and reputation survey results, the degree to which the products and services offered meet customer expectations, negative comments on written, visual, audio, and social media platforms, market value, the level of service continuity, sanctions applied and their effect, litigation against the Company, and risk-control analyses for processes are separately monitored and evaluated as a whole. The results of perception and reputation surveys, customer complaints, negative news on media platforms and similar matters of a cautionary nature are



Operational Sustainability

Ethical, Agile, and Transparent Management

monitored carefully. Each element relating to the level of reputational risk is monitored separately and/or en masse. The Directorate reports the assessment results to the Board of Directors and the CEO every quarter. The relevant executive units are responsible for eliminating and/or mitigating the impact of incidents that could create the odd reputational risk and that could be encountered when conducting activities, and for carrying out surveys, analyses, and other studies to determine the Company's level of reputational risk, whereas the Directorate is responsible for assessing reputational risk as a whole and reporting it. The Corporate Governance Committee also monitors the level of compliance with the corporate governance approach that forms the basis for reputational risk. All risks involved with problem management are managed within the framework of the relevant policies/plans and emergency plans by sub-risk headings.

Emergency Preparedness and Business Continuity

We operate a Business Continuity Management System (BCMS) to overcome the interruption caused by the threat in any emergency that could take place in our Company and get main operations up and running again as quickly as possible. We conduct business impact analysis and risk assessments for an effective BCMS, we determine the strategies to be followed in the event of any adverse situation that could interrupt business, and draft business continuity plans accordingly.

We conduct Business Continuity drills to check the applicability of the Business Continuity Plans, to be prepared for any situation, and to raise awareness among our employees with the understanding of continuous improvement. We also conduct various activities aimed

at informing all personnel so that these studies can be adopted. We participate in the events organized by the Business Continuity Institute (BCI), one of the world's foremost institutions in the field of Business Continuity, through webinars and by sharing articles.

For details about our earthquake studies please visit the [“Special Section: Earthquake Readiness”](#) heading.

Agile Organization

Our Agile Transformation Journey that we embarked on at the end of 2021 to increase our ability to adapt to the conditions in the VUCA world, where volatility and ambiguity are dominant, continued apace in 2022 as well.

Our teams continued to produce value with an agile approach, a framework that goes beyond traditional ways of doing business and thought patterns and that advances



in small steps. Working on different topics and goals, our agile teams carried out different innovative projects. Our new “Başka Kasko” product was created by our agile teams and made available to our customers on the Juno app. The Başka Kasko product awards points for using one's vehicle less than 500 km (300 miles) a month. It is an environment-friendly product that supports reducing carbon emissions by encouraging people to use their cars less.

Hospital integrations have been achieved on our SağlıkımCepte mobile app. We have also added “healthy life” functions such as medication and baby vaccination reminders, 7/27 video health advisers, and step counters.

Given that each of us at Anadolu Sigorta has a different voice and tone, we announced that we have created a brand new #harmony with all these voices and will be conducting our agile transformation studies under the name #harmony from now on. The #harmony efforts continue to be coordinated by the Agile Office.

Supply Chain Management

In supply chain management at Anadolu Sigorta, we select suppliers with working norms that parallel ours and we work together by forming good relations with them. We prefer local suppliers first in purchasing processes, where we take care to ensure supplier diversity. We work with a sustainable purchasing approach at every stage when conducting our purchasing work and we aim to give this process a more systemic structure in 2023 and to establish Supplier/Purchase Management Principles.

We provide all our new suppliers with general information about our working principles. We hold regular meeting and interviews with our current suppliers to discuss improvement and corrective actions. We hold private interviews with our suppliers who fail to meet the performance indicators specified in the contracts and we prepare methods to increase performance. We regularly assess our contracted services with performance assessment work and we work together on the areas where there is room for improvement.

If any misconduct or legal non-conformity is detected in supplier operations, we take action ranging from corrective work based on the type of contract to terminating our cooperation, and we monitor the process.



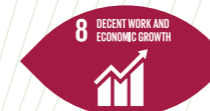


Climate Action

- 👁️ **Approach to Combating Climate Change**
- 👁️ **The Impacts of Climate Change on the Portfolio**
- 👁️ **Reducing the Impact of Operations on the Environment**

👁️ Our Objectives

- Integrating sustainability into business models
- Reducing the environmental footprint of operations
- Informing our customers about climate risks
- Using the most advanced methodologies when measuring climate risks
- Calculating climate risks by industry



All business units operating throughout the Company identify the environment and climate change risks in their respective areas of responsibility every year and opportunities to exploit. They report their suggestions for eliminating risks and exploiting opportunities to the relevant units and the Sustainability Committee.

Reducing the Impact of Operations on the Climate and the Environment



Year	Employees (thousands)
2018	13.20
2019	12.99
2020	9.08
2021	9.19
2022	9.10



Year	Average number of employees per company
2018	1.65
2019	1.61
2020	1.18
2021	1.17
2022	1.01

Year	Total Water Consumption (m³)	Water Consumption per Employee (m³/Employee)
2018	13,511	10.49
2019	14,694	11.01
2020	11,133	8.07
2021	4,967	3.33
2022	4,895	2.91

■ Total Water Consumption (m³)
—■— Water Consumption per Employee (m³/Employee)



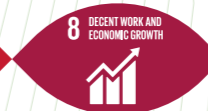


Human and the Society

- «« Preferred Employer
- «« Partnerships for Sustainability

«« Our Objectives

- Keeping employee engagement and motivation high
- Keeping brand reputation strong
- Providing the workforce with the competencies to use digital solutions
- Contributing to social welfare with long-term social responsibility projects
- Increasing employee volunteerism
- Developing quick responses to stakeholder expectations



Preferred Employer

We provide all our employees with different training in many topics such as technical, professional, and career development that they can join at every stage of their career. We have a lot of different educational content that



AS ACADEMY

We carried out Data Analyst Training, Citizen Data Scientist Training, and Future Leaders-1 courses in 2022. We increased the number of our mentors under our companion project to more than 70. We carried out Leadership Journey programs attended by our Managers, Coordinators, and Directors.

The Safe Return to the Office During the Coronavirus Epidemic and the Work Safe During the Coronavirus Epidemic through Work Training courses, prepared by our OHS expert, were assigned online from the AS Academy.

The agencies were given 17,017 man-hours of training.

A total of 2,192 man-hours of OHS training was given to 274 employees.

DEVELOPMENT CENTER

We carried out the Development Center application in 2022 in four stages, putting 60 of our employees through the development center at each stage.

AS GO and MY COMPANION - Mentoring Coaching Program

Here are some of the headings we offer to our employees at ASGO:

- Leadership Development Program (Leadership Training at Türkiye's foremost universities)
- Professional Mentoring-Coaching Opportunity (Career advice mentored/coached by General Managers, Assistant General Managers, and Directors active in different industries)
- Customized Training Programs (Professional and technical training by field)
- Various Culture-Arts Activities, Events, Seminars, and Workshops (opportunities to follow different industries and trends, meet with the connoisseurs of the business world, and experience different culture and art activities)

course for mentors and a one-day course for mentees. We are continuing our work with the 16 mentors and nine mentees in our first group.

Digitalization Training: Given the industry we operate in, our employees must have high levels of knowledge and awareness about digitalization. Our employees are assigned training with contents prepared by the IT Information Security Directorate and that change depending on the condition of the day to raise awareness such as Phishing Attacks, Ransomware, Social Engineering, Password Security, and Remote Security Work. We also ensure that our employees attend Agile and Digital Marketing training, the Workshop to Use LinkedIn Effectively, and training to create Data Analysts and Citizen Data Scientists.

Internal Mobility: Our In-House Mobility practice, which we implemented to open new doors for our employees on their career path, support their professional development, and discover new talents to reveal their potential, is continuing.

Human and the Society

Preferred Employer

Social Diversity

Diversity is one of the most important values that enriches our corporate structure. We adopt the principle of recognizing equal opportunities for all in line with this and we adopt a fair and anti-discriminatory approach in all our HR processes. We manage basic human rights processes such as hiring, career management, wage management, performance management, and leaving work within the principles of openness, transparency, equality, and fairness, and we inform our employees about these processes. We make decisions about employees regardless of race, religion, sect, or any faith, gender, mental or physical disability, age, cultural, or social class differences. We recognize equal opportunities for everyone and treat everyone equally. We give all our employees the same pay for the same job. Only objective elements such as overtime, performance, and seniority can create differences in pay between employees doing the same job. If this kind of situation does occur, our employees and business partners have the means to file complaints anonymously with the methods regulated within the code of ethics. No such case was encountered in our company in the reporting period. We strive to increase disabled employment as part of our diversity approach. We work in collaboration with İŞKUR so that disabled job seekers can fill our vacant positions.

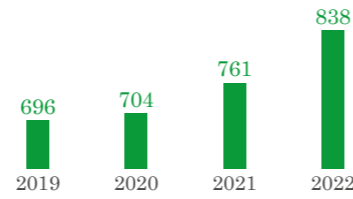
We have 35 disabled employees working inside Anadolu Sigorta in the reporting period.

Social Gender Equality

We believe that women working in all industries and possessing equal social rights is necessary for social and economic development. To this end, we are conducting studies aimed at supporting women in their working and social lives and empowering them. The number of women employees in 2022 was up 10% on last year.



Number of Female Employees



We Say a #MoreEqual Society

We established an Equality Committee in our company with gender balance and away from hierarchy. We have made zero tolerance to all kinds of violence and alienation a principle and added this to our collective bargaining agreement. We have updated the right to six-months' unpaid leave following childbirth so that it is gender-neutral. We have expanded this right to include adoption and those who undertake foster family duties. We have allowed employees who take breast-feeding leave to continue working remotely until they complete 1 year, as they have done since the beginning of the pandemic. During the reporting period, 28 of our employees went on maternity leave and 17 went on unpaid maternity leave. We launched the #DahaEşit (#MoreEqual) Social Gender Equality Program. As part of this, we organized social gender equality training programs attended by all our colleagues.

As a company that advocates social gender equality, we aim to increase women's employment and support women employees' continuous improvement throughout their careers. Our percentage of women employees in 2022 was recorded as 50.7%. In addition to the percentage of women, we also attach importance to greater women representation on our management teams. Women made up 47.6% of our managers in 2022. Wages in our company are 122% of minimum wage and pay grading is gender neutral.



Women's Empowerment Principles

We are a signatory to the Women's Empowerment Principles (WEPs) in partnership with the United Nations and UN Women, which include a set of commitments to support and empower women in their work and social lives. As part of this, we aim to contribute to the sustainable development of Türkiye by fulfilling the principles we are obliged to.

In 2021, we took part in the "Target Gender Equality" program implemented by the UN Global Compact to increase women's representation and leadership in the business world. The program aims to increase women's leadership in senior management and participating companies set targets and carry out studies to achieve them.

We took part in the 16-day call to action initiated by UN Women to combat violence against women that takes place every year between November 25 and December 10. As part of this, we created awareness with the "#KayıtsızKalmayın" (#Don'tRemainIndifferent) message to counter violence against women and used orange lighting to light up the Head Office.

We organized a webinar for our employees on November 25, International Day for the Elimination of Violence Against Women, with Meral Güler, President of the Turkish University Women's Association, and Çisil Tuana Tezsever, Lawyer and President of the Women's Rights Association, to stand up to all forms of gender discrimination. We wanted to draw attention to this issue again with the webinar held to raise awareness in our employees and help them recognize and be aware of the types of violence.

We support the "Business Against Domestic Violence (BADV)" project, which encourages the business world to produce constructive and institutional solutions to combat domestic violence.



Office Programlarında
Otomatik Düzelti

[Click here](#) to watch the Autocorrection implementation App #DahaEşit video.

It Corrects Automatically! We have installed an autocorrection app in all our office programs that automatically changes the discriminatory expressions we inadvertently use in our working lives.

We take care in our marketing and advertising activities that our marketing communication is free of social roles and contains no gender discrimination. We received no complaints in this regard about our marketing and advertising activities.

Otomatik Düzelti

Günlük hayatımıza yerleşmiş birçok ifade, istemsizce cinsiyetçi ya da ayrımcı anlamlar taşıyabiliyor. Sürdürülebilir Kalkınma Amaçlarımızın bir parçası olan **Toplumsal Cinsiyet Eşitliğini** sağlamak ve ayrımcı ifadeleri yazışmalarımızdan çıkarmak için artık ofis programlarımızda **otomatik düzelti uygulamasını** başlatıyoruz.

Otomatik düzelti tanıtım videomuz için tıklayın.

Otomatik düzelti listemiz şimdilik aşağıdaki gibi. Siz de eşitlikçi bir dil için otomatik düzelti önerilerinizi bizimle paylaşabilirsiniz: esitlikkomitesi@anadolusigorta.com.tr

Ayrımcı Dil	Eşitlikçi Dil
bayan arkadaş	arkadaş
kadın temsilci	temsilci
kadın müdür	müdür
kızlık soyadı	evlenmeden önceki soyadı
adam/saat	kişi/saat
adam lazım	çalışan lazım
iş adamı	iş insanı
iş kadını	iş insanı
adama kıllı	doğru düzgün
fikir babası	fikir sahibi
insanoğlu	insanlık
bilim adamı	bilim insanı
adamlar	insanlar



Human and the Society

Preferred Employer

Employee Rights, Engagement, and Satisfaction

At Anadolu Sigorta, we offer a learning-based working environment befitting human dignity where all forms of discrimination are rejected and employees can express their ideas and expectations freely. We respect our employees' rights to organization, unionization, and collective bargaining. We are creating the conditions necessary for labor unions to conduct their work freely throughout the company and where employees can freely and effectively exercise their rights to engage in union activity and collective bargaining.

We had 1,493 unionized employees in 2022. This constitutes 90% of our workforce.

Anadolu Sigorta meets the health expenses of our employees and their families in accordance with the Health Benefits Regulation. With the contracted health organizations system, all our members can benefit from free health services. Our employees retire on two private pension funds set up under our company's special status and the pensions tied to these funds provide them with a better standard of living in their retirement years.

We regularly monitor our employees' performance levels and implement work to improve them. As part of this, we evaluate our employees against specific performance criteria twice a year. The content of this evaluation differs depending on the competency requirements on the basis of job families and we use these results to identify our employees' training needs and carry out career planning. In 2022, 1,474 employees completed the 2nd Period Performance Evaluation.

We regularly measure employee engagement every year through independent research. The research results form our road maps for improvement projects. Our Engagement Index score in 2022 was 69%.



We are the happiest workplace

We were voted the happiest workplace in the insurance industry in the survey organized by the Happy Place to Work company and Capital magazine.

We think that strengthening the communication with our employees increases employee satisfaction so we are implementing a lot of platforms to learn our employees' ideas and suggestions.

With the Happy Workplace Senate, we made a structure on which our employees can communicate their ideas and suggestions to us and we can develop solutions together. MIS members can put employee ideas and suggestions on the senate agenda and develop solutions together. In the next stage, our employees who wish to be elected to this new platform will be able to prepare their own campaigns and be elected to office. With MIS, change and innovation will always remain part of our culture and daily functioning.



Hybrid Working Model: We implemented the hybrid working model with which we combine the efficiency or remote working with the synergy of working in offices under the "Happiness in the Workplace Initiative," which we launched to increase our employees' happiness and motivation. We apply the Hybrid Working Model in the form of work in our low-capacity offices, turning our offices into areas that support working together rather than just a place where people have to come every day.

Meeting-Free Hours In line with the Happiness in the Workplace Initiative, we thought of a time range when people could stay away from meetings and focus on their

work to simplify the lives of our employees whose working schedule is interrupted by meetings inside of their busy working program. With our Meeting-Free Hours practice, we do not hold meetings on Wednesday afternoons. We make it easy to maintain our concentration and organize our work.

We have taken care to carry out events and webinars that distance our employees from the stress of work in addition to the practices we put into effect in the sense of the Happiness in the Workplace Initiative. We have offered solutions that touch the employee and remove them from the stress of the job such as the Founding Anniversary dinner organized to increase employees' communication with each other, increase their sense of belonging, and so they can spend more time together, the Bowling Tournament, the New Year party, informative webinars that enable them to take additional short breaks during the day, rewards with instant prize draws, special occasions where they can spend the day together such as visiting Atatürk's Mausoleum on November 10, and International Theater Day, and allowing employees to take a day off on the week of their birthday.

A Break with HR: We plan interviews with every employee who completes his/her first month on the job where we learn about their processes in detail and receive feedback. During these interviews, they tell us what they experienced in the time from replying to the job advertisement to the end of their first month, and if improvements need to be made, we take action and make them ourselves.

Welcome Packet: As the Anadolu Sigorta family, we welcome all our newly-started employees with a welcome packet to help them when they first start work.

Support Packet: Made available in 2022, this packet gives our employees the chance to choose the product and service they want within a certain limit each month on the digital gift platform, which contains many choices such as food, clothing, e-commerce sites, and technology.

Live Sports Lessons: We completed the 125th live sports lesson, carried out every Tuesday and Thursday since the pandemic began.

Special Section: Preparations for the Marmara Earthquake



Special Section: Preparations for the Marmara Earthquake

We accept that our country is an earthquake country and that earthquakes have been happening in this region for millions of years, and we aim to create earthquake-ready cities and life cycles. We believe that only by making families, employees, decision-makers, and all stakeholders aware, being organized, and developing institutional protocols will it be possible to be prepared for earthquakes.

In the event of a catastrophic event such as the expected Marmara earthquake, we, as an insurance company, focus our efforts on business continuity with the awareness that we must meet the needs of our customers, employees and all other stakeholders in the best way possible and stand by them. Our first priority in this regard is protecting life. To this end, we carry out drills and training, make announcements, and conduct surveys so that our colleagues can be prepared for an earthquake at any time day or night. We have business continuity plans to guide us as we conduct critical activities to be there for all our stakeholders including our customers in the aftermath of an earthquake.

We ran a project in 2022 to determine and improve our company's preparedness for the expected Marmara earthquake and business continuity. We created a road map comprising various projects for the areas of improvement identified in this study. We are continuing with our projects such as pre- and post-earthquake planning, building safety, awareness/training, and the communication infrastructure. As an insurance company, we need to be able to respond quickly and effectively to our insured parties' damage claims following an earthquake. To this end, we are running modeling studies in the context of reinsurance and financial preparedness.

We aim to be an earthquake-ready organization not only in Marmara but also in Türkiye's other regions.

The Kahramanmaraş earthquakes, which affected us all deeply, hit when we were continuing our studies for the Marmara earthquake. Starting the morning of the earthquake, we first got in touch with our employees, their families, our pensioners, and our business partners and focused on meeting their needs by finding out about their situation. We followed the situation in the region day by day and took the necessary actions.

Furthermore, we also took the necessary steps to carry out our primary duty of damage payment procedures and provide our insured with uninterrupted service. We shall continue to work with all our might to heal the wounds.





Appendices

Appendices

UN WEPs Communication on Progress

PRINCIPLES	GRI STANDARDS DISCLOSURES	RELATED SECTION
Principle 1 - High-Level Corporate Leadership UN WEPS web sitesinden prensiplerin asıl başlıklarını aldım	405-1, 405-2	Message from the CEO
Principle 2 - Treat all Women and Men Fairly at Work without Discrimination	202-1, 401-1, 401-3, 405-1, 405-2, 406-1	Social Diversity
Principle 3 - Employee Health, Well-Being and Safety	406-1	Gender Equality
Principle 4 - Education and Training for Career Advancement	404-1; 404-3	Social Diversity, Employee Competency Development
Principle 5 - Enterprise Development, Supply Chain and Marketing Practices	204-1; 103-1; 103-2; 103-3	Supply Chain Management, Business Ethics
Principle 6 - Community Initiatives and Advocacy	413-1	Gender Equality
Principle 7 - Measurement and Reporting	405-1; 405-2	Social Diversity

Social Performance Indicators

Total number of employees	2019	2020	2021	2022
Number of female employees	696	704	761	838
Number of male employees	638	678	730	814
Total number of employees			1,491	1,652
Number of full-time female employees	696	704	761	838
Number of part-time female employees	0	0	0	0
Number of full-time male employees	638	678	730	814
Number of part-time male employees	0	0	0	0
Demographic distribution of senior management				
Number of senior managers	8	7	9	9
Number of senior female managers	1	1	1	1
Number of senior local managers	8	7	9	9
Number of senior managers by age group				
Number of senior managers aged 45+	9	8	9	9
Demographic distribution of mid-level management				
Number of mid-level managers	240	255	265	222
Number of mid-level female managers	109	114	123	109
Number of mid-level local managers	240	255	265	222
Number of mid-level managers by age group				
Number of mid-level managers aged 30-44	163	165	170	130
Number of mid-level managers aged 45+	77	90	95	92
Demographic distribution of employees				
Number of employees by age group				
Number of employees aged 18-29	370	438	436	422
Number of employees aged 30-44	837	828	888	980
Number of employees aged 45+	127	116	167	250
Employees hired and who left by age group and gender				
Total number of female employees recruited	82	49	107	136
Total number of male employees recruited	86	71	122	160
Number of employees recruited aged 18-29	-	-	204	200
Number of employees recruited aged 30-44	-	-	23	94
Number of employees recruited aged 45+	-	-	2	2
Total number of female employees leaving the job	-	-	51	65
Total number of male employees leaving the job	-	-	70	86
Number of employees leaving aged 18-29	-	-	48	62
Number of employees leaving aged 30-44	-	-	59	84
Number of employees leaving aged 45+	-	-	14	4

Appendices

Social Performance Indicators

Total number of employees	2019	2020	2021	2022
Employee circulation				
Female	1.98	2.64	5.18	4.18
Male	2.88	3.66	7.96	5.39
Employees by level of education				
Primary school only	7	6	5	4
High School/Vocational High School	70	65	60	63
Associate Degree	-	-	52	67
University	-	-	1,240	1,377
Master’s	-	-	132	139
Doctorate	-	-	2	2

Rights Granted	2019	2020	2021	2022
Return-to-work and stay-at-work after maternity leave rate. (%)	-	-	87	64
Number of female employees who went on maternity leave	52	30	39	28
Number of male employees who went on maternity leave	0	0	0	0
Number of female employees returning from maternity leave	49	46	31	18
Number of male employees returning from maternity leave	0	0	0	0
Number of Employees Covered by CBA	1,247	1,281	1,339	1,493

Occupational Health and Safety	2019	2020	2021	2022
Injury Rate				
Direct Employment	0.64	0.12	0.07	0.32
Female	0.41	0.06	0.07	0.19
Male	0.23	0.06	0	0.13
Outsource Company Employees	0	0	0	0
Female	0	0	0	0
Male	0	0	0	0

Occupational Health and Safety	2019	2020	2021	2022
Number of absent days				
Direct Employment	-	-	0	0
Female	-	-	0	0
Male	-	-	0	0
Outsource Company Employees			0	0
Female	-	-	0	0
Male	-	-	0	0
Rate of occupational illness				
Direct Employment	0	0	0	0
Female	0	0	0	0
Male	0	0	0	0
Outsource Company Employees				0
Female	0	0	0	0
Male	0	0	0	0
Rate of lost days				
Direct Employment	1.40	0	0	0
Female	1.23	0	0	0
Male	0.17	0	0	0
Outsource Company Employees				
Female	0	0	0	0
Male	0	0	0	0
Rate of absenteeism				
Direct Employment	3.21	3.70	3.05	4.50
Female	1.73	1.88	1.64	2.51
Male	1.48	3.18	1.41	1.99
Number of fatal accidents	0	0	0	0
Occupational health and safety training given to employees				
Total hours of OHS training given to employees	4,348	10,022	2,152	2,192
Total hours of OHS training given to Outsource Company Employees	512	472	0	0
Total number of employees attending OHS training	886	1,114	269	274
Total number of contractor employees attending OHS training	64	73	0	0
Number of OHS Committees	6	6	6	6
Total number of members on OHS Committees	38	38	38	38
Number of Employee Representatives on OHS Committees	14	14	14	14

Appendices

Social Performance Indicators

Employee Development	2019	2020	2021	2022
Employee Trainings - Number of Participants (individuals)				
Senior Management	-	-	9	9
Management Team	-	-	268	276
Other	-	-	1,229	1,446
Total Men	-	-	728	858
Total Women	-	-	759	873
Employee Training - Total Hours (person-hour)				
Senior Management	-	-	49.9	27.5
Management Team	-	-	5,831.30	2,223.70
Other	-	-	23,405.08	26,926.95
Total Men	13,472	14,646	13,394.84	14,462.50
Total Women	14,547	16,694	15,891.44	14,715.65
Outsource Company Employees Training - Total Hours (person-hour)	-	-		
Female	-	-	12	770
Male	-	-	180	504

Environment Performance Indicators

Indicators	2018	2019	2020	2021	2022	Change compared with 2018 (%)
General Indicators						
Total m²	19,839	19,839	19,839	19,497	18,980	-4.3
Energy						
Electricity consumption - GJ	10,215	10,321	8,334	9,056	8,979	-12.1
Natural gas consumption - GJ	479	783	421	117	382	-20.3
Diesel - GJ	5,261	5,230	2,769	3,094	2,942	-44.1
Gasoline - GJ	1,041	999	1,004	1,429	3,023	190.4
Total energy consumption - GJ	16,996	17,333	12,527	13,696	15,327	-10.0
Energy consumption per person (GJ/employee)	13.20	12.99	9.08	9.19	9.10	-31.0
Energy consumption per m² (GJ/m²)	0.86	0.87	0.63	0.70	0.81	-5.7
Energy saving - GJ	799	799	645	701	695	-
Paper Consumption	-	-	-	-	-	-
Total Paper Consumption (kg)	140,750	88,920	68,540	67,020	63,890	-54.6
Anadolu Sigorta operations	28,010	7,180	2,430	3,000	6,330	-77.4
Agency/branch operations	12,740	81,740	66,110	64,020	57,560	-48.9
Paper consumption per person (kg)	21.75	5.38	1.76	2.01	3.76	-82.7
Paper consumption per agency	26	23	18	17	15	-42.3
Amount of Waste Produced						
Total Amount of Waste Produced				115,000	20,657	
Garbage waste consumption (kg)				15,000	15,000	
Waste sent for recycling (kg)	165,000	50,000	70,000	100,000	5,657	
Waste produced per person				77.13	12.10	
Waste produced per m²				5.89	1.05	

GRI Content Index

GRI STANDARD/ OTHER SOURCE	EXPLANATION	SECTION	EXCLUDED		
			Excluded Requirements	Reason	Explanation
General Explanations					
GRI 2: General Explanations 2021	2-21 Yearly total wage ratio	https://www.anadolusigorta.com.tr/insan-kaynaklari/insan-kaynaklari-uygulamalari	2-21 a; 2-21 b; 2-21 c	Confidentiality constraints	This information is not disclosed due to confidentiality constraints.
	2-22 Explanation of sustainable development strategy	Sustainability Management, page: 30-33	-	-	-
	2-23 Policy commitments	Sustainability Management, page: 30-33	-	-	-
	2-24 Integrating policy commitments	Sustainability Management, page: 30-33	-	-	-
	2-25 Processes to remediate negative impacts	Stakeholder Communication, page: 72-75	-	-	-
	2-26 Recommendation seeking and conveying concern mechanisms	Stakeholder Communication, page: 72-75	-	-	-
	2-27 Compliance with laws and regulations	Ethical, Agile, and Transparent Management, page: 50-51	-	-	-
	2-28 Memberships	Service Exporters Association, Turkish Corporate Governance Association, Global Relations Platform (Forum), Corporate Communicators Association, Clean Sea Association, Turkish Insurance Association, UN Global Compact, INI (International Network of Insurance)	-	-	-
	2-29 Stakeholder engagement approach	Stakeholder Communication, page: 72-75	-	-	-
	2-30 Collective Bargaining Agreements	Employee Rights, Engagement, and Satisfaction, page: 70-71	-	-	-
Material Topics					
GRI 3: Material Topics 2021	3-1 Material topics determination process	Our Material Topics, page: 28-29	-	-	-
	3-2 Material topics list	Our Material Topics, page: 28-29	-	-	-
Emergency preparedness and business continuity					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28 -29 Emergency Preparedness and Business Continuity, page: 52	-	-	-
Being the preferred employer					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28 -29 Preferred Employer, page: 64-65	-	-	-
Corporate social responsibility efforts					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28 -29 Social Responsibility Efforts, page: 72-73	-	-	-
Environmentally-Friendly and Inclusive Products					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Products Linked to Sustainability, page: 46	-	-	-
Insurance in the Digital Age					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28 -29 Insurance in the Digital Age, 37-41	-	-	-
Risk Management					

GRI STANDARD/ OTHER SOURCE	EXPLANATION	SECTION	EXCLUDED		
			Excluded Requirements	Reason	Explanation
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Risk Management, page: 51	-	-	-
Ethical Principles and Transparent Management					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Ethical, Agile, and Transparent Management, page: 50-53	-	-	-
GRI 205: Anti-Corruption 2016	205-1 Operations considered in terms of corruption-related risks	Anti-Corruption, page: 51	-	-	
	205-2 Communication and training on anti-corruption policies and procedures	Anti-Corruption, page: 51	-	-	
	205-3 Confirmed cases of corruption and measures taken	Anti-Corruption, page: 51	-	-	
Climate Change					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Approach to Combating Climate Change, page: 56-57	-	-	-
GRI 302: Energy 2016	302-1 Energy consumption in the organization	Environment Performance Indicators, page: 87	-	-	-
	302-3 Energy intensity	Energy and Greenhouse Gas Emissions Management, page: 58-59 Environment Performance Indicators, page: 87	-	-	-
	302-4 Reduction of Energy Consumption	Energy and Greenhouse Gas Emissions Management, page: 58-59	-	-	-
	302-5 Reduction in energy requirements of products and services	Energy and Greenhouse Gas Emissions Management, page: 58-59	-	-	-
Climate Change					
GRI 305: Emissions 2016	305-1 Direct (Scope 1) greenhouse gas emissions	Environment Performance Indicators, page: 87	-	-	-
	305-2 Indirect (Scope 2) greenhouse gas emissions	Environment Performance Indicators, page: 87	-	-	-
	305-3 Other (Scope 3) greenhouse gas emissions	Environment Performance Indicators, page: 87	-	-	-
	305-4 Intensity of greenhouse gas emissions	Energy and Greenhouse Gas Emissions Management, page: 58-59 Environment Performance Indicators, page: 87	-	-	-
	305-5 Reducing greenhouse emissions	Energy and Greenhouse Gas Emissions Management, page: 58-59	-	-	-
GRI 306: Waste 2020	306-1 Creating of waste and significant effect related to waste	Material Consumption and Waste Management, page: 60	-	-	-
	306-2 Management of significant impacts relating to waste	Material Consumption and Waste Management, page: 60	-	-	-
	306-3 Produced waste	Material Consumption and Waste Management, page: 60 Environment Performance Indicators, page: 87	-	-	-
	306-5 Wastes directed to disposal	Material Consumption and Waste Management, page: 60 Environment Performance Indicators, page: 87	-	-	-

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GRI STANDARD/ OTHER SOURCE	EXPLANATION	SECTION	EXCLUDED		
			Excluded Requirements	Reason	Explanation
Easy insurance					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Easy to Understand Products and Services, page: 45	-	-	-
GRI 417: Marketing and Labeling 2016	417-1 Product and service information and labeling requirements	Easy to Understand Products and Services, page: 45	-	-	-
	417-2 Inconformity cases regarding product and service information and labeling requirements	Easy to Understand Products and Services, page: 45	-	-	-
	417-3 Cases of non-compliance regarding marketing communication	Easy to Understand Products and Services, page: 45	-	-	-
Customer Orientation					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Customer Orientation, page: 47-49	-	-	-
GRI 416: Customer Health and Safety 2016	416-1 Assessment of health and safety effects of product and service categories	Customer Orientation, page: 47-49	-	-	-
	416-2 Inconformity cases regarding health and safety effects of product and service categories	Customer Orientation, page: 47-49	-	-	-
Partnerships for Sustainability					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Partnerships for Sustainability, page: 72-73	-	-	-
Development of Agencies And Business Partners					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Development of Agencies And Business Partners, page: 42-43	-	-	-
Stakeholder Communication					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Stakeholder Communication, page: 73	-	-	-
Safeguarding Customer Health					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Customer Experience and Satisfaction, page: 47	-	-	-
Responsible Financial Investments					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Responsible Financial Investments, page: 44	-	-	-
Support for Entrepreneurship					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Support for In-House Entrepreneurship, page: 41	-	-	-
Insurance Literacy					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Insurance Literacy, page: 44-45	-	-	-
Responsible Insurance Processes					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Responsible Insurance Processes, page: 44	-	-	-
Customer Information Confidentiality					
GRI 3: Material Topics 2021	3-3 Management of material topic	Our Material Topics, page: 28-29 Information Confidentiality, page: 49	-	-	-

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