
Sustainability Vision

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1. Our Sustainability Strategy

At Türkiye Sigorta, sustainability is at the heart of our business strategy. We are committed to creating long-term value by integrating Environmental, Social, and Governance (ESG) principles into every aspect of our operations. Our strategy focuses on minimizing our environmental impact through emission reduction, energy efficiency, and waste management.

As we move forward, our goal is to continue reducing our carbon footprint, expand our social initiatives, and take innovative steps in sustainable finance. Guided by international standards and our commitment to transparency, we are dedicated to leading the way towards a greener, more equitable future for all.

Long Term Goals

- **Carbon-neutral insurance**
- **Digitization and sustainable financial solutions**
- **Widespread adoption of green insurance products**

2023

- Renewable energy began to be used at the Head Office building.
- Carbon emissions were reported for the first time in accordance with the ISO 14064 standard.
- Türkiye Sigorta Green Motor Own Damage and T-Kasko insurance products specific to electric vehicles began to be offered.

2024

- Signed UNGC, WEPs, and UNPRI.
- The headquarters received the Zero Waste Certificate.
- Limited assurance for Scope 1-2 emissions was obtained for the first time
- A premium production of 1,191 million TL was achieved within the scope of sustainable insurance.
- 577 tons of CO₂ emissions prevented.

2025

- CDP reporting was conducted for the first time.
- Reasonable assurance verification was obtained for Scope 1, 2, and 3 emissions.
- Included in the BIST Sustainability Index.
- The Great Place to Work award was received for the 4th time.
- Our first TSRS-aligned sustainability report was published.
- UNGC and UNPRI feedback reports were completed for the first time.
- As part of the 19th "İyilik Gemisi" Gaza Humanitarian Aid Campaign carried out with the Türk Kızılay 9,834 food parcels were delivered to Gaza with the support of Türkiye Sigorta and its employees.



Number of Employees
1,542



Scope 1
1,543 tCO₂e



Scope 2 (Market-Based)
88 tCO₂e



Scope 3
447.389 tCO₂e



Percentage of Female Employees
53.6%



Sustainability-Linked Investment
TL 1,3 billion



Sustainable Premium Product Production
TL 680 million

LSEG

76
ESG Score

S&P Global

42
ESG Score



SUSTAINALYTICS

29,9
Medium Risk



FTSE4Good

2,6
ESG Score

2. Environmental

Energy consumption sources in our headquarters and regional directorate buildings include fuel used in generators, electricity consumed for lighting and air conditioning, air conditioning systems or natural gas for heating, as well as fuel consumed by company-owned vehicles, rental vehicles, and service vehicles used for employee transportation.

Energy Consumption by Source (GJ)

Source Type	2023	2024	2025
TOTAL	46,066	51,801	4,542
Electricity	5,443	5,468	2,599
Heating	2,538	3,060	18,627
Vehicle Fuel	35,736	40,331	25,768
Shuttles	2,349	2,942	4,542



By continuing to use renewable energy sources for the electricity consumption of our Head Office, we met 86% of our total consumption from YEK-G certified renewable sources in 2024, and achieved a rate of 84% in 2025.

The Investor Relations team monitors the data obtained from our internal and external activities and tracks annual changes in order to identify greenhouse gas sources and measure emission and consumption data. We report our carbon emissions according to ISO 14064 and GHG Protocol standards.



Carbon Emissions (tons CO2e)

Emission (tCO2e)	2023	2024	2025
TOTAL (Scope 1-2-3)	3,140	6,227	449,020
Scope 1	1,334	1,451	1,543
Scope 2 (Location Based)	332	671	547
Scope 2 (Market-Based)	136	94	88
Scope 3	1,670	4,659	447,389

We continued our efforts to expand our Scope 3 reporting framework for identifying and quantifying greenhouse gas sources. In this context, we calculated investment emissions in category 15 of Scope 3.

Investments constituted the area with the largest share of emissions in Scope 3 subcategories. Therefore, it is one of the areas we will prioritize in our emission reduction strategies.



Scope 3 Emissions by Activity Types (tons CO2e)

Subcategory No	Activity Types	2023	2024	2025
3.1	Purchased Goods and Services	95	107	652
3.2	Capital Goods	983	841	26
3.3	Fuel and Energy Related Activities (not included in Scope-1 or Scope-2)	404	630	430
3.5	Waste Generated During Operations	4	1	9
3.6	Business Travel	137	264	180
3.7	Employee Commuting	47	519	104
3.8	Upstream Leased Assets	-	-	5
3.15	Investments	-	2,297	445,983
TOTAL		1,670	4,659	449,020

We have earned the Zero Waste Certificate with an awareness of our responsibility towards nature. This achievement is a reflection of our sensitivity to the environment and our responsibility to future generations. With the decisions we make every day, we aim to reduce waste production, increase recycling, and use resources efficiently.

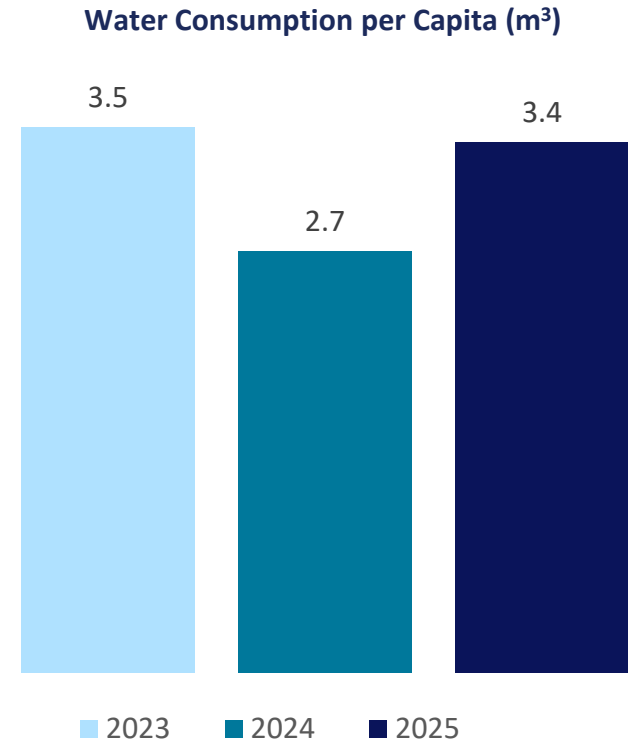
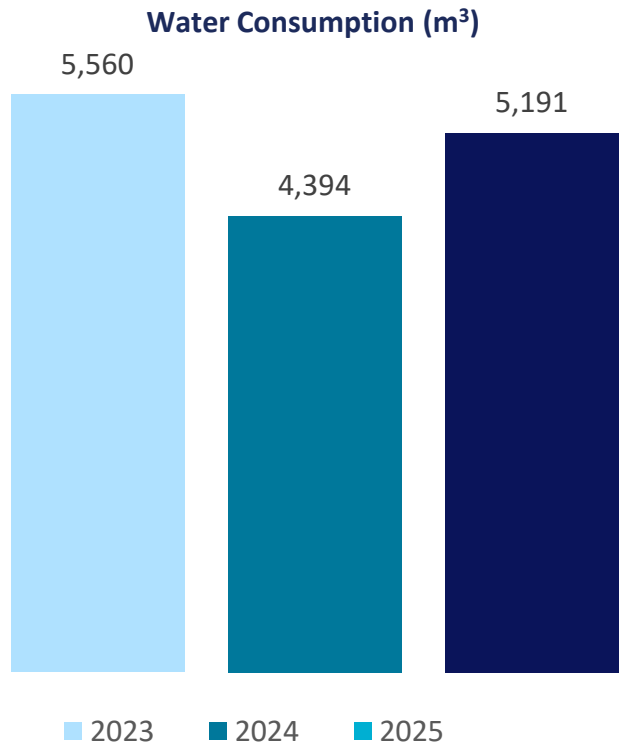
By implementing innovative solutions, we are improving environmentally friendly production processes and supporting zero waste awareness through societal consciousness. We are moving forward with determination to reach our zero waste goal.

Total Annual Waste Collected

Waste (tons)	2023	2024	2025
Non-Hazardous Waste	130.74	50.67	17.18
Hazardous Waste	2.44	0	0
TOTAL	133.18	50.67	17.18



We care about the efficient use of natural resources to reduce our environmental impact. Water use, which is critical for the sustainability of life on our planet, is one of the most important factors we monitor in this context. We care about the efficient use of natural resources to reduce our environmental impact. Water use, which is critical for the sustainability of life on our planet, is one of the most important factors we monitor in this context.

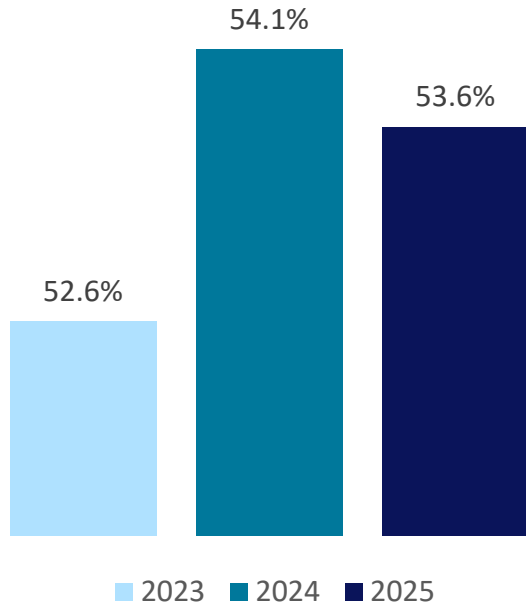


3. Social

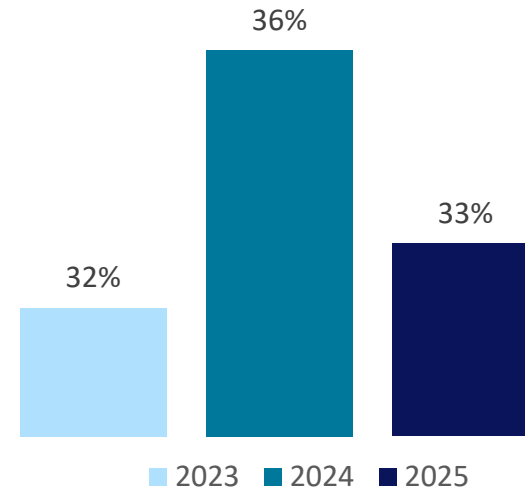
Türkiye Sigorta, with its sustainable and inclusive insurance approach, places great importance on developing projects for gender equality and the empowerment of women, while supporting national and international collaborations in this field.

By adopting principles such as strengthening the socio-economic position of women, increasing female employment, and ensuring equal pay for equal work, Türkiye Sigorta takes actions to contribute to achieving gender equality in social life.

Rate of Female Employees



Ratio of Female in Middle and Senior Management





On September 30, 2024, Türkiye Sigorta signed the UN Global Compact (UNGC), reinforcing its commitment to sustainability. We will continue to contribute to a fairer and more sustainable future through responsible business practices.

Proud to support

**WOMEN'S
EMPOWERMENT
PRINCIPLES**

On September 3, 2024, Türkiye Sigorta signed the UN Women's Empowerment Principles (WEPs), reinforcing its commitment to gender equality and women's empowerment. We will continue to support inclusive policies and contribute to strengthening women's role in the business world.

Signatory of:



On November 7, 2024, Türkiye Sigorta signed the UN Principles for Responsible Investment (UNPRI), reinforcing its commitment to global sustainability. We will continue to prioritize ethical standards, environmental responsibility, and social impact in our investment decisions to support a sustainable future.

Corporate Membership and Initiatives We Support (2/4)

Social

03



In the Employee Satisfaction and Loyalty Survey we conducted with the Great Place to Work (GPTW) Institute, we increased our score from 68% in 2022 to 70% in 2023 and were awarded the "Great Place to Work" certificate for another year.



We have provided sponsorship support to the Amputee Football National Team, as well as Wheelchair Tennis National Team athletes Zeliha Aksak and Uğur Altinel, and Para Swimming National Team athlete Sevilay Öztürk, contributing to their international successes.



We have been the title sponsor of the Turkish Insurance Basketball Super League, recognized as one of the best leagues in the world, throughout the season. We continue our sponsorship with all the support we provide to sports and athletes.





We carried our sense of national responsibility onto the court by becoming the main sponsor of our Women's and Men's National Basketball Teams.



As part of the sapling donation initiative implemented in collaboration with the Ministry of Agriculture and Forestry, we aimed both to contribute to the fight against forest fires and to mark our Company's 5th anniversary in a meaningful way. In this context, we donated a total of 20,000 saplings—on behalf of our agents and employees—to be planted in fire-affected areas in Bursa and İzmir, contributing to the restoration of our forests.



In addition to our support for the Amputee National Football Team and the Men's National Wheelchair Basketball Team, we contributed to equal opportunities by providing individual sponsorship support to our national athletes Zeliha Aksak and Uğur Altınel in tennis, and Sevilay Öztürk in swimming.



In collaboration with the Tohum Autism Foundation, we established two special education classrooms at Elazığ Merkez İsmet Paşa Primary School. In addition to creating learning environments that will help unlock the potential of 17 students with autism, we supported education in Elazığ by providing educational kits to more than 1,000 students at the school.



Basketbol Milli Takımları Ana Sponsoru olarak, Basketbol Gelişim Merkezi'nde düzenlediğimiz halka açık basketbol festivalinde yaklaşık 3.000 kişilik katılımı Türkiye-Almanya final maçının coşkusunu ve bir arada olmanın mutluluğunu hep birlikte paylaştık.



Depremzede ve özel gereksinimli çocuklarımızı İstanbul'da ağırladık. Boğaz turu ile moral depolayan çocuklarımız, Basketbol Gelişim Merkezi'nde düzenlenen üst düzey basketbol müsabakalarını tribünden izleme fırsatı buldu.

As Türkiye Sigorta, we achieved a remarkable success by ranking 1st in Türkiye across all sectors with our Integrated Annual Report at the 2024 LACP Vision Awards. In addition, we became the only insurance company in Türkiye to win a Gold Award in the Integrated Report category of the insurance sector, and we ranked 21st globally. Moreover, our report was honored with a total of 17 different awards among intense participation from various continents and numerous countries.



LACP Vision Awards

- 🏆 Worldwide Most Creative Report – Silver (Integrated Annual Report)
- 🏆 Regional Most Creative Report (EMEA) – Platinum (Integrated Annual Report)
- 🌐 Worldwide Top 100 Ranking: 21st place (Integrated Annual Report)
- 🌐 Regional Top 100 Ranking (EMEA): 4th place (Integrated Annual Report)
- TR Among the Top 20 Reports in Turkey (Integrated Annual Report)
- 🏆 Gold Award (Integrated Annual Report)
- 🏆 Technical Achievement Award (Integrated Annual Report)
- 🏆 Worldwide Most Creative Report – Silver (Sustainability Report)
- 🏆 Regional Most Creative Report (EMEA) – Platinum (Sustainability Report)
- 🌐 Worldwide Top 100 Ranking: 21st place (Sustainability Report)
- 🌐 Regional Top 100 Ranking (EMEA): 4th place (Sustainability Report)
- TR Among the Top 20 Reports in Turkey (Sustainability Report)
- 🏆 Platinum Award (Sustainability Report)
- 🏆 Technical Achievement Award (Sustainability Report)



ARC Awards 2025

- 🏆 Gold – Cover/Home Page: Insurance: General
- 🏆 Gold – Photography/Video: Insurance: General
- 🏆 Silver – Script/Writing: Insurance: General

Türkiye Sigorta monitors its activities in the field of Occupational Health and Safety through the Occupational Health and Safety Committee, whose members include the employee representative.

Türkiye Sigorta pay utmost attention to providing a safe and healthy working environment for employees with the goal of zero work accidents.

Occupational Health and Safety Performance Indicators

Performance indicators	2023	2024	2025
Accident Frequency Rate	1.04	2.55	2.50
Employee Accident Frequency Rate	1.04	2.55	2.50
Employee Accidents	3	7	7
Employee Fatalities	0	0	0
Lost Workdays	0	24	57
Employee Lost Workdays	0	24	57



In 2025, a total of 810 employees participated in occupational health and safety (OHS) training programs organized to raise awareness, with a total of 6,480 training hours delivered.

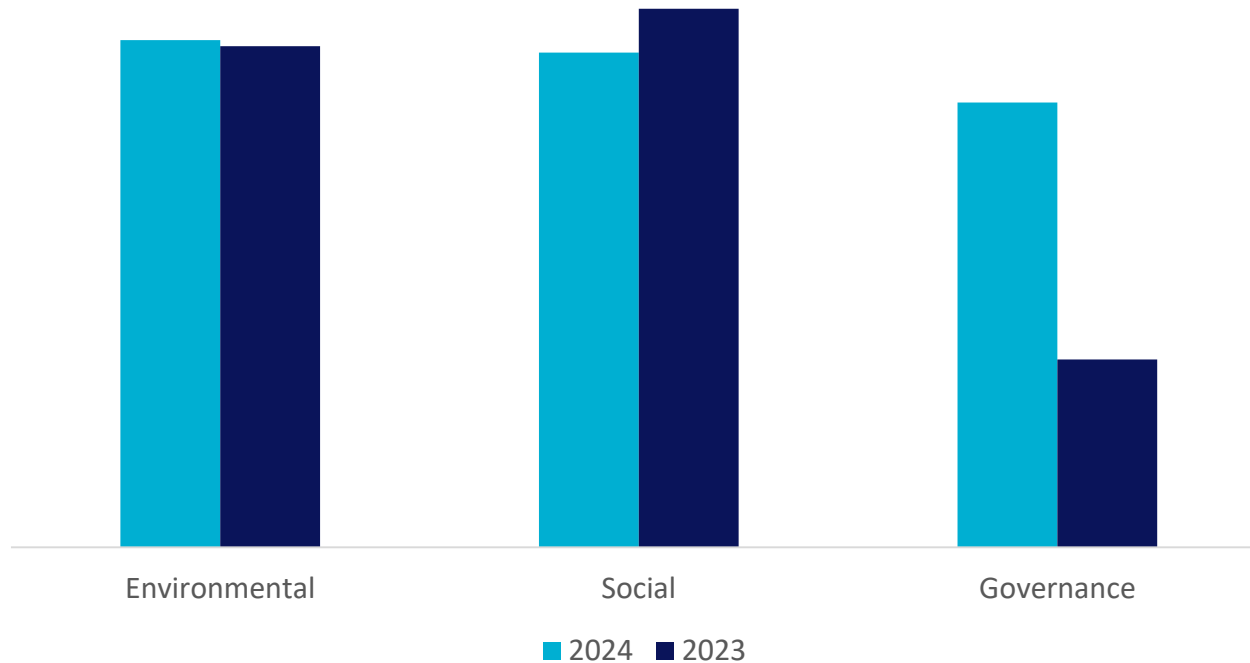


Scan the QR code to watch the AFAD training of the Türkiye Sigorta Search and Rescue Team.

4. Governance

In 2024, a total of 164 data entries (about 2.25 times more than in 2023) were accepted by LSEG. With the improvements made, our score was increased from 63 to 75, and as of 26.08.2025, our score was determined as 75 by LSEG. Significant developments have taken place in governance, and the target is to achieve a higher score in this area in 2025.

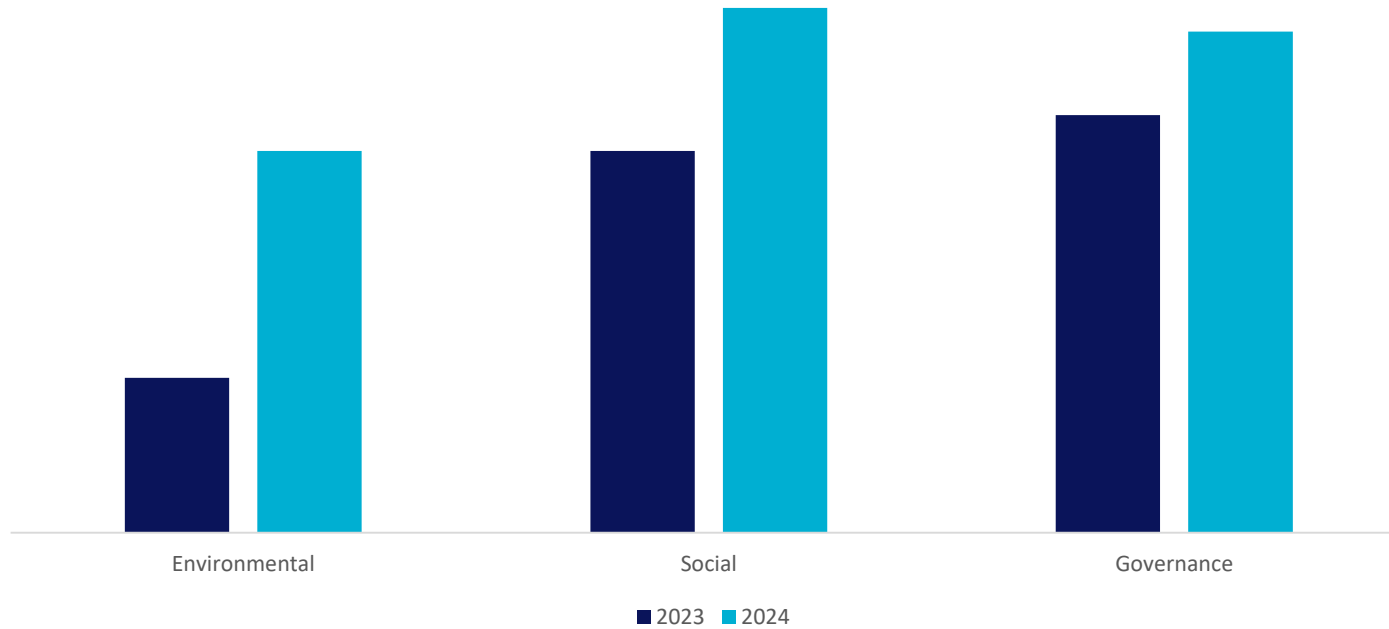
LSEG ESG Scores for Türkiye Sigorta



ESG Score	FY 2024	FY 2023
Environment	80	80
Emissions	100	97
Resource Use	93	92
Innovation	70	71
Social	79	86
Human Rights	83	83
Product Responsibility	93	92
Workforce	84	86
Community	61	83
Governance	68	30
Management	75	36
Shareholders	25	17
CSR Strategy	97	22
Total ESG Score	75	63

With the improvements made in the S&P Global Index in 2024, our ESG score increased from 32 to 42 as of October 3, 2025. A significant score improvement was achieved in the environmental area, and the goal for 2025 reporting period is to reach a higher score across all areas.

S&P Global ESG Scores for Türkiye Sigorta



ESG Skoru	FY 2024	FY 2023
Environmental	32	13
Energy	NAP*	NAP*
Waste & Pollutants	NAP*	NAP*
Water	NAP*	NAP*
Climate Strategy	50	21
Decarbonization Strategy	10	0
Social	44	32
Labor Practices	44	40
Human Rights	29	21
Human Capital Management	66	54
Occupational Health & Safety	44	27
Financial Inclusion	41	0
Customer Relations	39	28
Privacy Protection	26	26
Governance	42	35
Transparency & Reporting	50	38
Corporate Governance	29	30
Materiality	89	67
Risk & Crisis Management	35	31
Business Ethics	69	71
Policy Influence	0	0
Tax Strategy	47	50
Information Security	48	14
Sustainable Finance	29	16
Total ESG Score	42	32

* This question does not apply to the company.

We defend the right of individuals to be healthy and receive better treatment and aim to contribute to a sustainable society by creating long-term value.

Our 2025 Sustainable Product Portfolio

Product	Number of Policies	Premium (TRY million)
TOTAL	91,973	680
Financial Cyber Protection	50,777	66.60
Türkiye Sigorta Green Motor / T-Motor Insurance	6,019	5.17
Cyber Risks are Secured	114	0.10
Risky Diseases Treatment and Support Insurance	9,856	84.14
Special Risky Disease Insurance for Women	6,306	16.17
Natural Gas Conversion Package	32	0.08
Sympathy Pet Insurance	18	0.11
Diabetes Support Health Insurance	9	0.02
Extended Risky Diseases Insurance	3,530	140.89

5. Our Sustainability Metrics

Sustainability Area	Target	Metric / Measurement
Emissions and Climate Change	Reduce carbon footprint	CO2e emissions (tons) CO2e per employee (tons/employee)
Energy Management	Increase energy efficiency	Renewable energy consumption rate (%)
YEK-G Certified Electricity Use	Reducing carbon emissions and transparent sourcing	YEK-G Certified Electricity Consumption (%)
Waste and Hazardous Material Management	Reduce the amount of waste	Amount of recycled waste (tons)
Diversity, Equality and Inclusion	Increase women representation	Ratio of female employees (%) Ratio of women in senior management (%)
Social Contribution	Increase sustainable investments	Sustainability Linked Investments (TL) Sustainability Linked Investment Rate (%)
Customer Health and Safety	Improve product safety and service quality	Claim payment time (days) Digital transaction rate (%)
Digitalization and Data Management	Digitize processes and increase efficiency	AI-powered transaction rate, BPM integration
Training and Skills Development	Support employee initiative	Training time per employee (Hours/person)
Cyber Security and Data Privacy	Prevent data breaches	Data breach incident, notification period, KVKK compliance status
Use of Artificial Intelligence	Ensure efficiency and speed in processes	Number of artificial intelligence supported transactions
Supplier Management	Integrating Sustainability criteria into supplier selection	Number of companies participating in supplier survey (number) Supplier survey feedback rate (%)
Customer Satisfaction	Improving customer satisfaction	Experience-based customer satisfaction score
Corporate Responsibility	Creating a business model in line with global principles	Compliance with 10 Principles
Sustainable Insurance	Expanding sustainable insurance products	Share of Sustainable Insurance Products

2024 Result
Carbon emissions per employee: 1.06 tons CO2e/employee Carbon emissions avoided with renewable energy: 766 tons CO2e
Renewable electricity consumption rate: 84%
Amount of recycled waste: 5.2 tons A Zero Waste Certificate was obtained for the head office building. Female employee ratio: 54% Female ratio in senior management: 33% Signatory to WEPs - Women's Empowerment Principles Sustainability Linked Investment: TL 1.3 billion Sustainability Linked Investment Rate: 1.7% Signatory to UNPRI - Principles for Responsible Investment
90% of motor claims receive repair approval within the first 5 days.
Wise assistant active, BPM & OCR systems integrated Training time per employee: 31 hours/person
No incidents have been reported, KVKK compliance is ensured.
Wise Assistant and AI Usage active in claim processes
Number of companies participating in the supplier survey: 22 Supplier survey feedback rate: 18%
Experience-based customer satisfaction score: 4.10
Member / Signatory
Sustainable Insurance Product Share: 0.46%

Disclaimer

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Türkiye'nin lider sigorta şirketi olarak
güveni,
ihtiyaç duyulan her alanda
ve her anda inşa ederiz.

Saygı; sizi olduğunuz gibi kabullenmek ve düşüncelerinizin dinlenmeye değer olduğunu size hissettirmektedir.

Sizin
Kıymetinizi biliyoruz

Tıpkı bir
aile
gibi...

Biz Sigortacılığın Milli Takımıyız.
Aynı amaç için
takım ruhu
ile çalışırız.

Kaynaklarımızı
yenilikçi
bakış açımızla sürekli geliştiriyor ve bu gelişimi
sürdürülebilir
kılıyoruz.

TÜRKİYE SİGORTA

Çünkü çalışanlarımızın, müşterilerimizin ve paydaşlarımızın hayatına

duyarlılıkla huzurlu
yaklaşırız.
olmanızı önemsiyoruz.

Birbirimize temas ettiğimiz ilk andan itibaren gönül rahatlığınızı ve

Ülkemizin milli ve manevi değerlerini korumak hep hedefimizdedir. Çünkü biz

vatanseveriz.

Adaletli olmayı savunur, eşitlik ilkesinde buluşuruz.

Fark yaratıyor, örnek oluyor,

ekol olmanın gururunu taşıyoruz.

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