

Sustainability Vision

Prepared by : Türkiye Sigorta Investor Relations

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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**

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.

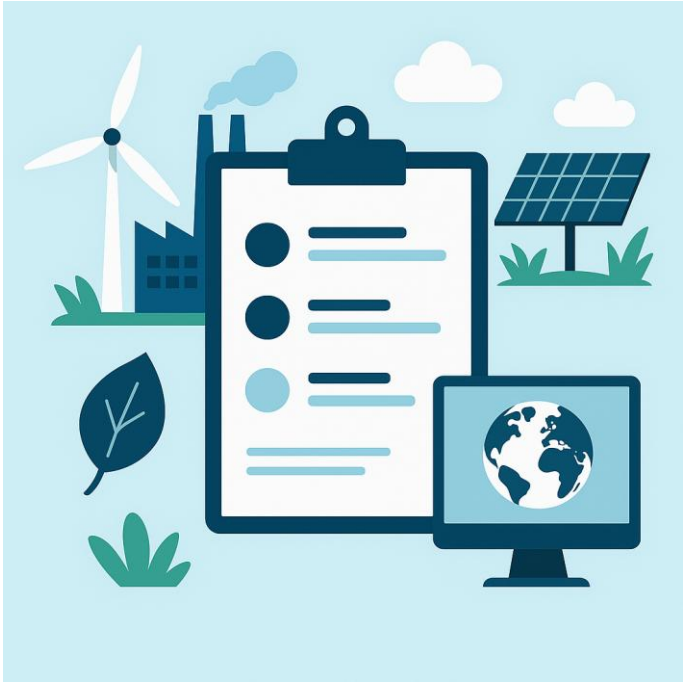
Energy Consumption by Source (GJ)

Source Type	2022	2023	2024
TOTAL	44,060	46,066	51,801
Electricity	5,754	5,443	5,468
Heating	3,255	2,538	3,060
Vehicle Fuel	31,282	35,736	40,331
Shuttles	3,769	2,349	2,942



While our electricity consumption increased from 5,443 GJ in 2023 to 5,468 GJ in 2024, we achieved a significant transformation by raising our share of YEK-G certified electricity usage from 59% to 86%

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 (tons CO ₂ e)	2022	2023	2024
TOTAL (Scope 1-2-3)	2,232	3,336	6,898
Scope 1	1,213	1,334	1,474
Scope 2	671	332	671 (location-based) 94 (market-based)
Scope 3	348	1,670	4,659

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	2022	2023	2024
3.1	Purchased Goods and Services	154	95	107
3.2	Capital Goods		983	841
3.3	Fuel and Energy Related Activities (not included in Scope-1 or Scope-2)		404	630
3.5	Waste Generated During Operations		4	1
3.6	Business Travel	145	137	264
3.7	Employee Commuting	59	47	519
3.15	Investments			2,297
TOTAL		358	1,670	4,659

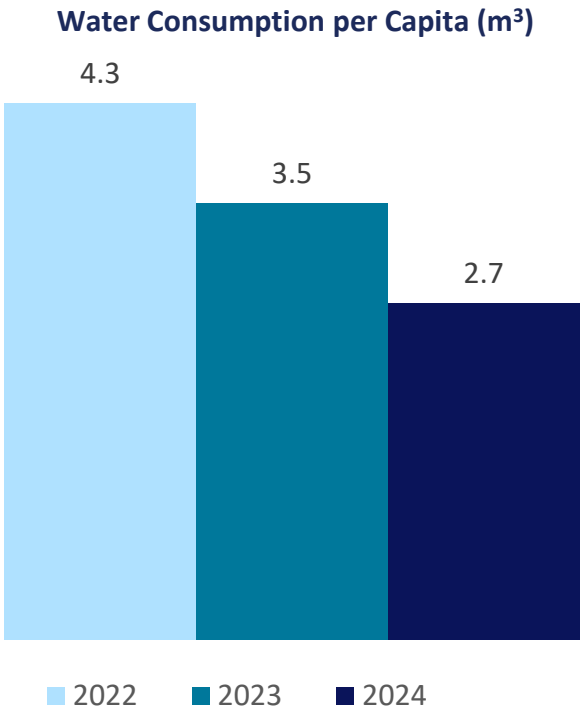
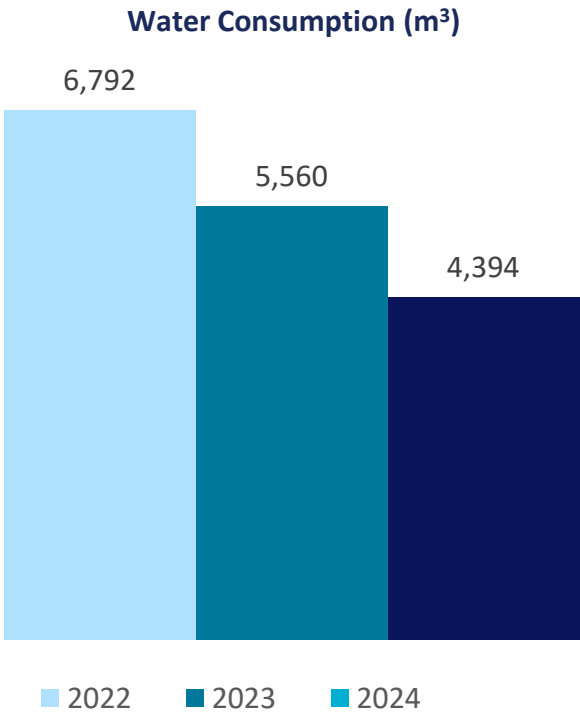
We have earned the Zero Waste Certificate with an awareness of our responsibility towards nature. This achievement is a reflection of our sensitivity to the environment and our responsibility to future generations. With the decisions we make every day, we aim to reduce waste production, increase recycling,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

Recycled Waste by Type	
Waste Types Recycled (kg)	2024
Paper	7,715
Plastic	4,296
Metal	190
Glass	1,334
Domestic	34,583
TOTAL	48,118



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.

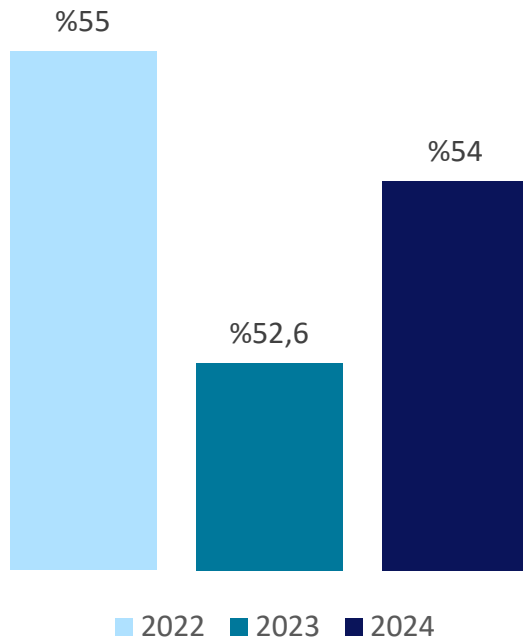


3. Social

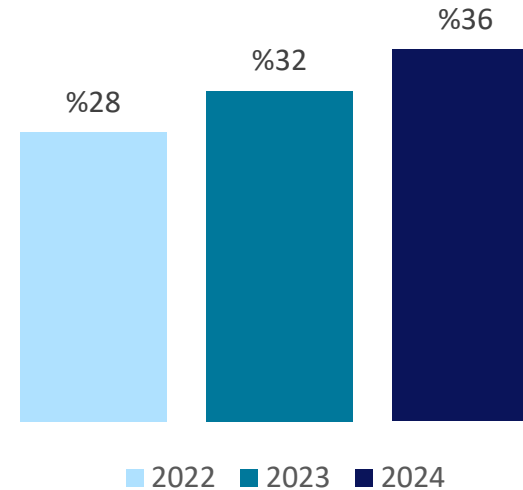
Türkiye Sigorta, with its sustainable and inclusive insurance approach, places great importance on developing projects for gender equality and the empowerment of women, while supporting national and international collaborations in this field.

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 Altınel, 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 provided basketball and football courts along with various entertainment activities for children at the iftar dinners organized in collaboration with Turkish Kızılay.



Through the 'Evim Yuvan Olsun' campaign, we secured 2,838 homes with TRY 70.7 million coverage. Additionally, with our Türkiye Sigorta Solidarity Tent project, we provided shelter for 350 earthquake victims by setting up 90 Kyrgyz tents.



We supported the Traditional Yeşilay Bicycle Tour as an event sponsor with our sponsorship of Yeşilay.



In order to raise awareness about blood donation and improve the understanding that it is a constant and regular need, we organized a blood donation campaign in cooperation with the Turkish Kızılay in our Levent and Esentepe Headquarters buildings.



In İzmir, where we fought against forest fires, we contributed to a greener future by making a total of 7,047 tree donations on behalf of our valued agents and colleagues.



Basketball courts have been built in university campuses in 4 provinces affected by the Kahramanmaraş earthquakes experienced in 2023.

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
Accident Frequency Rate	1.04	2.55
Employee Accident Frequency Rate	1.04	2.55
Employee Accidents	3	7
Employee Fatalities	0	0
Lost Workdays	0	24
Employee Lost Workdays	0	24



In 2024, a total of 476 employees participated in the occupational health and safety (OHS) trainings organized to enhance awareness, resulting in a total of 3,808 employee-hours of training delivered.



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

4. Governance

2022

- First Sustainability Report published.
- Reported carbon emissions for the first time.
- Received Great Place to Work award.

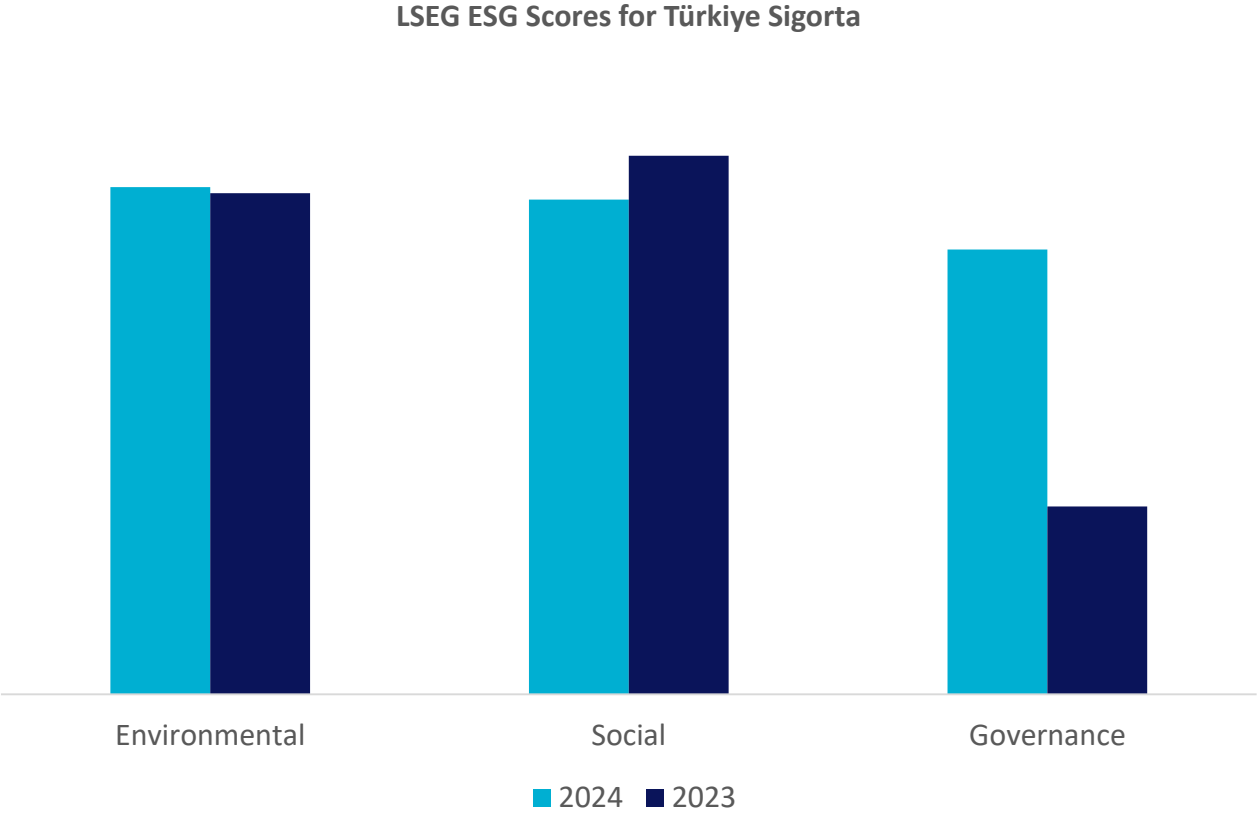
2023

- Head office began using renewable energy.
- Reported carbon emissions according to ISO 14064 standard.
- The company supported sustainability and social responsibility through green insurance for electric vehicles and TRY 5.1 billion in earthquake indemnities.
- Established Türkiye Sigorta Solidarity Camp for 350 earthquake survivors.
- Received Great Place to Work award.

2024

- Signed UNGC, WEPs, and UNPRI.
- Initiated work for the BIST Sustainability Index.
- The headquarters received the Zero Waste Certificate.
- Established Turkey Sigorta Basketball Courts in earthquake-affected areas.
- Supplier survey conducted.
- Limited assurance for Scope 1-2 emissions was obtained for the first time
- Received Great Place to Work award.
- A premium production of 1,191 million TL was achieved within the scope of sustainable insurance.
- 577 tons of CO₂ emissions prevented.

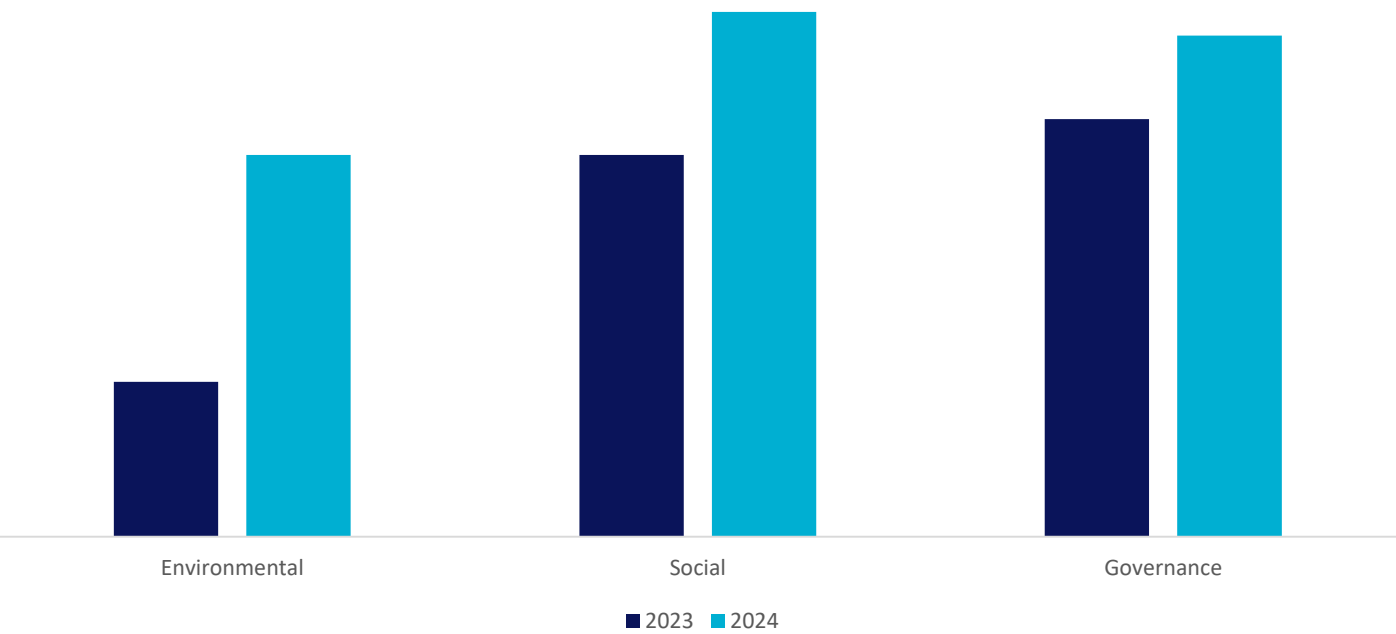
In 2024, a total of 164 data entries (about 2.25 times more than in 2023) were accepted by LSEG. With the improvements made, our score was increased from 63 to 75, and as of 26.08.2025, our score was determined as 75 by LSEG. Significant developments have taken place in governance, and the target is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



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 2024 Sustainable Product Portfolio		
Product	Number of Policies	Premium (TRY million)
TOTAL	166,584	1,191
Financial Cyber Protection	97,948	79
Türkiye Sigorta Green Motor / T-Motor Insurance	14,023	357
Cyber Risks are Secured	35,512	731
Risky Diseases Treatment and Support Insurance	11,397	10
Special Risky Disease Insurance for Women	6,712	13.9
Natural Gas Conversion Package	872	0.4
Sympathy Pet Insurance	33	0.1
Diabetes Support Health Insurance	71	0.2
Extended Risky Diseases Insurance	16	0.03

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

2024 Result
Carbon emissions per employee: 4.40 tons CO2e/employee Carbon emissions avoided with renewable energy: 577 tons CO2e Renewable energy use: 9%
Renewable electricity consumption rate: 86%
Amount of recycled waste: 48 tons A Zero Waste Certificate was obtained for the head office building. Female employee ratio: 54% Female ratio in senior management: 36% Signatory to WEPS - Women's Empowerment Principles Sustainability Linked Investment: TL 939 million Sustainability Linked Investment Rate: 1.7% Signatory to UNPRI - Principles for Responsible Investment 87% of auto claims received repair approval within 7 days, 80% were concluded within 60 days
Wise assistant active, BPM & OCR systems integrated Training time per employee: 33.2 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: 28 Supplier survey feedback rate: 25%
Experience-based customer satisfaction score: 3,53
Member / Signatory

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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.

Name

Şahika Balbay Demiroğlu

Recep Şahin

Kerem Karabulut

Nursima Göreci

Responsibility

IR Director

IR Manager

IR Specialist

IR Assistant Specialist

E-mail

sahika.demiroglu@turkiyesigorta.com.tr

recep.sahin@turkiyesigorta.com.tr

kerem.karabulut@turkiyehayatemeklilik.com.tr

nursima.goreci@turkiyehayatemeklilik.com.tr

IR Office: Levent Mah. Çayır Çimen Sok. No:7 34330 Levent-Beşiktaş/İSTANBUL