



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİGORTA A.Ş. **Sustainability Compliance Report** **2023 - Annual Notification**

Summary

Sustainability Principles Compliance Report 2023



Related Companies

Related Funds

	Company Compliance Status				Explanation	Report Information on Publicly Disclosed Information (Page number, menu name on the website)
	Yes	Partial	No	Not Applicable		
Sustainability Compliance Report						
A. GENERAL PRINCIPLES						
A1. Strategy, Policy and Goals						
A1.1. The prioritised environmental, social and corporate governance (ESG) issues, risks and opportunities have been determined by the Company's Board of Directors.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Corporate Governance and Risk Management"
A1.1. The ESG policies (Environmental Policy, Energy Policy, Human Rights and Employee Policy etc.) have been created and disclosed to the public by the Company's Board of Directors.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/disclosure-policy
A1.2. The short and long-term targets set within the scope of ESG policies have been disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Our Sustainability Goals"
A2. Implementation/Monitoring						
A2.1. The responsible committees and/or business units for the implementation of ESG policies and the senior officials related to ESG issues in the Company and their duties have been identified and disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/our-sustainability-organization
A2.1. The activities carried out within the scope of policies by the responsible committee and/or unit have been reported to the Board of Directors at least once a year.	X					
A2.2. In line with the ESG targets, the implementation and action plans have been formed and disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Our Sustainability Goals", "Environmental Management and Combating Climate Change" and "Energy and Emission Management"
A2.3. The Key ESG Performance Indicators (KPI) and the level of reaching these indicators have been disclosed to the public on yearly basis.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Economic Performance Indicators", "Social Performance Indicators" and "Environmental Performance Indicators"
A2.4. The activities for improving the sustainability performance of the business processes or products and services have been disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Our Strong Performance in 2023", "Responsible Investment", "Digitalization in Customer Experience", "Digitalization in Distribution Channels", "Digitalization in Employee Practices", "Supply Chain Management", "Customer Satisfaction", "Distribution Channel Satisfaction", "Our Sustainable Products and Services", "Equality and Inclusion", "Human Resources", "Occupational Health and Safety", "Combatting Climate Change", "Our Contribution to Waste Management and Circular Economy", "Water Management" and "Corporate Social Responsibility"
A3. Reporting						
A3.1. The information about the sustainability performance, targets and actions have been given in annual reports of the Company an understandable, accurate and sufficient manner.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Sustainability Concept and Organization" and "Our Sustainability Goals"
A3.2. The information about activities which are related to the United Nations (UN) 2030 Sustainable Development Goals have been disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Priority Issues" and "Türkiye Sigorta's Value Creation Model"
A3.3. The lawsuits filed and/or concluded against the Company about ESG issues which are material in terms of ESG policies and/or will significantly affect the Company's activities, have been disclosed to the public.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change" and "GRI Content Index"
A4. Verification						
A4.1. The Company's Key ESG Performance metrics have been verified by an independent third party and publicly disclosed.			X		2024 Environmental Social and Governance Key Performance metrics will be verified by an independent third party.	
B. ENVIRONMENTAL PRINCIPLES						

B1. The policies and practices, action plans, environmental management systems (known by the ISO 14001 standard) and programs have been disclosed.	X			An environmental management system is being established.	https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Environmental Management and Combating Climate Change" and "Water Management"
B2. The environmental reports prepared to provide information on environmental management have been disclosed to the public which is including the scope, reporting period, reporting date and limitations about the reporting conditions.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change", "Water Management" and "Energy and Emission Management"
B4. The environmental targets within the scope of performance incentive systems which included in the rewarding criteria have been disclosed to the public on the basis of stakeholders (such as members of the Board of Directors, managers and employees).	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Material Issues and Prioritization Matrix", "Environmental Management and Combating Climate Change" and "Energy and Emission Management"
B5. How the prioritised environmental issues have been integrated into business objectives and strategies has been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change", "Our Contribution to Waste Management and Circular Economy" and "Energy and Emission Management"
B7. The way of how environmental issues has been managed and integrated into business objectives and strategies throughout the Company's value chain, including the operational process, suppliers and customers has been disclosed.	X			Studies on environmental management will be carried out throughout the supply chain in accordance with the Responsible Purchasing Policy prepared during the period.	https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change", "Social and Relational Capital" and "Supply Chain Management"
B8. Whether the Company have been involved to environmental related organizations and non-governmental organizations' policy making processes and collaborations with these organizations has been disclosed.	X			Plans for future collaborations have been shared.	https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Our Sustainability Goals"
B9. In the light of environmental indicators (Greenhouse gas emissions (Scope-1 (Direct), Scope-2 (Energy indirect), Scope-3 (Other indirect), air quality, energy management, water and wastewater management, waste management, biodiversity impacts)), information on environmental impacts is periodically disclosed to the public in a comparable manner.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Waste Management and Our Contribution to Circular Economy", "Water Management", "Energy and Emission Management" and "Environmental Performance Indicators"
B10. Details of the standard, protocol, methodology, and baseline year used to collect and calculate data has been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change" and "Energy and Emission Management"
B11. The increase or decrease in Company's environmental indicators as of the reporting year has been comparatively disclosed with previous years.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change" and "Energy and Emission Management"
B12. The short and long-term targets for reducing the environmental impacts have been determined and the progress compared to previous years' targets has been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change", "Our Contribution to Waste Management and Circular Economy" and "Our Sustainability Goals"
B13. A strategy to combat the climate crisis has been created and the planned actions have been publicly disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Environmental Management and Combating Climate Change"
B14. The programs/procedures to prevent or minimize the potential negative impact of products and/or services on the environment have been established and disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/combating-climate-change and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Environmental Management and Combating Climate Change"
B14. The actions to reduce greenhouse gas emissions of third parties (suppliers, subcontractors, dealers, etc.) have been carried out and disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/combating-climate-change and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Environmental Management and Combating Climate Change"
B15. The environmental benefits/gains and cost savings of initiatives/projects that aims reducing environmental impacts have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Environmental Management and Combating Climate Change", "Waste Management and Our Contribution to Circular Economy" and "Water Management"
B16. The data related to energy consumption (natural gas, diesel, gasoline, LPG, coal, electricity, heating, cooling, etc.) has been disclosed as Scope-1 and Scope-2.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Energy and Emission Management"
B17. The information related to production of electricity, heat, steam and cooling as of the reporting year has been disclosed.			X		
	X				https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/combating-climate-change and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/

B18. The studies related to increase the use of renewable energy and transition to zero/low carbon electricity have been conducted and disclosed.					financial-reports/annual-reports Section: "Energy and Emission Management"
B19. The renewable energy production and usage data has been publicly disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/combating-climate-change and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Energy and Emission Management"
B20. The Company conducted projects about energy efficiency and the amount of reduction on energy consumption and emission achieved through these projects have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability/combating-climate-change and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Energy and Emission Management"
B21. The water consumption, the amount, procedures and sources of recycled and discharged water from underground or above ground (if any), have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Water Management" and "GRI Content Index"
B22. The information related to whether Company's operations or activities are included in any carbon pricing system (Emissions Trading System, Cap & Trade or Carbon Tax).			X		
B23. The information related to accumulated or purchased carbon credits within the reporting period has been disclosed.			X		
B24. If carbon pricing is applied within the Company, the details have been disclosed.			X		
B25. The platforms where the Company discloses its environmental information have been disclosed.		X		CDP reporting studies will begin in 2024.	
C. SOCIAL PRINCIPLES					
C1. Human Rights and Employee Rights					
C1.1. The Institutional Human Rights and Employee Rights Policy has been established in the ligh of the Universal Declaration of Human Rights, ILO Conventions ratified by Turkey and other relevant legislation. The policy and the officials that responsible for the implementation of it have been determined and disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/disclosure-policy
C1.2. Considering the effects of supply and value chain, fair workforce, improvement of labor standards, women's employment and inclusion issues (gender, race , religion, language, marital status, ethnic identity, sexual orientation, gender identity, family responsibilities, union activities, political opinion, disability, social and cultural differences, etc., such as non-discrimination) are included in its policy on employee rights.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/disclosure-policy
C1.3. The measures taken for the minority rights/equality of opportunity or the ones who are sensitive about certain economic, environmental, social factors (low income groups, women, etc.) along the supply chain have been disclosed.		X		Supportive activities for the society are carried out and studies will be carried out within the scope of the strategy to be determined.	https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Corporate Social Responsibility"
C1.4. The developments regarding preventive and corrective practices against discrimination, inequality, human rights violations, forced and child labor have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Equality and Inclusion" and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/human-rights-and-employee-rights-policy
C1.5. Investments in employees (education, development policies), compensation, fringe benefits, right to unionize, work/life balance solutions and talent management are included in the employee rights policy.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/human-resources-policy
C1.5. The mechanism for employee complaints and resolution of disputes have been established and related solution processes have been determined.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Employee Satisfaction"
C1.5. The activities carried out within the reporting period which related to ensure employee satisfaction have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Employee Satisfaction"
C1.6. The occupational health and safety policies have been established and disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/environment-occupational-health-and-safety-policy
C1.6. The measures taken for protecting health, preventing occupational accidents and related statistics have been disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Occupational Health and Safety"
C1.7. The personal data protection and data security policies have been established and disclosed.	X				https://www.turkiyesigorta.com.tr/legal-information/protection-of-personal-data
C1.8. The ethics policy have been established and disclosed.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/ethical-principles
C1.9. The studies related to social investment, social responsibility, finansal inclusivity and access to finance have been explained.	X				https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Corporate Social Responsibility"

C1.10. The informative meetings and training programs related to ESG policies and practices have been organized for employees.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Training and Development Programs"
C2. Stakeholders, International Standards and Initiatives						
C2.1. The customer satisfaction policy regarding the management and resolution of customer complaints has been prepared and disclosed.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/corporate-governance/policies/complaint-management-policy and https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Customer Satisfaction"
C2.2. The information about the communication with stakeholders (which stakeholder, subject and frequency) have been disclosed.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Our Stakeholder Map and Communication with Stakeholders"
C2.3. The international reporting standards that adopted in reporting have been explained.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "About the Report"
C2.4. The principles adopted regarding sustainability, the signatory or member international organizations, committees and principles have been disclosed.		X			Signature activities are targeted.	https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Section: "Our Corporate Memberships and Initiatives We Support"
C2.5. The improvements have been made and studies have been carried out in order to be included in the Borsa Istanbul sustainability indices and/or international index providers.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/sustainability
D. CORPORATE GOVERNANCE PRINCIPLES						
D1. The opinions of stakeholders have been sought in the determination of measures and strategies related to sustainability field.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Material Issues and Prioritization Matrix" and "Our Stakeholder Map and Communication with Stakeholders"
D2. The social responsibility projects, awareness activities and trainings have been carried out to raise awareness about sustainability and its importance.	X					https://www.turkiyesigorta.com.tr/en/investor-relations/insurance/financial-reports/annual-reports Sections: "Corporate Social Responsibility" and "Training and Development Programs"