

Process Management

In 2021, “Business Processes Design Project” was realized in line with the purposes of arranging business manners, changing and optimizing necessary points, working with more efficient processes in every sense and moving from personal memory to organizational memory.

After the merger in 2020, Türkiye Hayat Emeklilik has become a company that puts its customers and stakeholders at the center, applies data-based decision-making principles, and adopts a digital transformation approach in all its processes to ensure excellent customer experience.

In this context, first phase works of “Business Processes Design Project” was initiated with the consultant company in April 2021 in line with the purposes of arranging business manners, changing and optimizing necessary points, working with more efficient processes in every sense and moving from personal

memory to organizational memory. As part of the project, more than 200 online process analysis meetings were held with all business units of the Company, and over 1,000 current process drawings were made through approximately 900 face-to-face meetings.

All business processes of the Company are drawn, revised, archived and approved in the IBM Blueworks system. Data-based decision points, customer contact points and digital transformation opportunities are identified and displayed on processes. The continuous development cycle is followed by including RPA, Workflow and similar new technologies in these processes.

Within the second phase works, the priority targets for 2022 will be as follows:

- Focusing on areas that will differentiate the Company in the competition, particularly in the areas of health insurance and bancassurance,
- Ensuring that the subjects of platform models, digitalization, automation and machine learning -which have become prominent in the insurance industry- are used within relevant business models,
- Making sure that Company employees who are united within the framework of the process work and the accompanying procedure writing act on the common process and procedure language.



Quality Management

Türkiye Hayat Emeklilik adopts Total Quality Management as a way of life and fulfills all requirements in order to systematically and regularly raise the quality awareness of its employees, business partners and agents.

Türkiye Hayat Emeklilik that strives to create value for all its stakeholders is self-confident, virtuous and curious; has high stakeholder sensitivity and high digital competence in all its internal and external functions; and acts with the perspective of applying digitalization principles and simplifying processes in all channels.

Respecting the society and environment that it is a part of, Türkiye Hayat Emeklilik aims to be an exemplary organization that contributes to the national economy and social life with its stakeholder sensitivity.

Knowing that stakeholder satisfaction can only be achieved through employee happiness, Türkiye Hayat Emeklilik aims to provide its employees with the most peaceful and best working environment in which they can develop themselves, thus supporting continuous development and learning and being a team.

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The company standardizes all of its procedures, regulations, policies and forms within the scope of its Quality Management activities, and approves, archives and updates them through the Quality Management System with the support of business units.

The activities for the ISO 9001:2015 Quality Certification process started in 2021 and basic ISO 9001:2015 training was provided. To perform the internal audit for all units of the Company in 2022, ISO19011:2018 Internal Inspector training was completed with the participants from other departments.

The Quality Management System (QDMS) application was adapted by the Company to manage, archive and access all procedures, regulations, policies and forms from a single point. In 2021, it handled over 200 procedures and policies with the Business Process Design Project and standardized the procedures under one roof.

Call Center

The directorate which regards its customers and customer satisfaction as the starting point of all its business and processes performs end-to-end communication management ranging from quality of the service provided through all communication channels between the customers and the Company, to stakeholder satisfaction, from the management of call center teams to performance evaluations, and from development measurement activities to maximization of customer satisfaction. Pension Customer Communication Centers (MİM), After Sales Services, Customer Satisfaction, Outsourcing Management and Customer Relations, Quality and Performance units left behind 2021 successfully despite the challenging merger process, by working tooth and nail and with the sense of responsibility coming from its name, for setting the easiest and fastest communication channels that will meet customer expectations. By the year end, Customer Communication Management obtained ISO10002:2018 and ISO18295:2015 quality certificates on behalf of Türkiye Sigorta after the audit of Bureau Veritas, one of the world's leading independent auditing institutions.



In 2021, 2.7 million calls were received. Team of Customer Communication Centers gives service via e-mail, live support through web branch, solution center and social media channels as well as voice call.

Customer Communication Centers (MİM) began to render 24/7 service to customers at (+90 850) 202 20 20 following the merger.

In 2021, 2.7 million calls were received. Team of Customer Communication Centers gives service via e-mail, live support through web branch, solution center and social media channels as well as voice call.

With the system/infrastructure integration finalized in 2021, deduplication processes of the call center switchboard and interactive voice response system were completed to a large extent. Upon the completion of ongoing

works, it is aimed to provide customers with an end-to-end digital call center experience. Technical infrastructure was designed as part of the user-friendly developments, and the interactive voice response system was simplified, personalized and enriched with announcements to guide customers to the right action steps.

Moreover, Bank Branch Support Lines and Employee Support Lines for Automatic PPS were established, ensuring that the relevant channels can receive special services over these lines and access information in the most convenient and fastest way through

experienced and specialized customer representatives.

To produce quick solutions to customers and to be able to meet all demands, the company keeps working with the outsourcing companies which give customer service. Number of the outsourced staff increased depending on the rising number of customers. With the aim of standardizing the service quality, all of the outsourced staff who render service on behalf of the Company are subject to training, quality assessment and performance measurement on the basis of both customer representatives and the outsourcing companies. Outsource

Quality Management

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management controls compliance of the business partners with contracts, especially their efficiency, makes reporting to provide the expected service and makes contribution to standardize the service quality with feedback meetings and visits.

To ensure satisfaction of customers and provide them with the best quality service, satisfaction surveys are carried out regularly and their outputs are followed. Necessary measurements are made and their results are followed in detail to solve customer demands at once. New actions are taken and permanent solutions are offered according to evaluation results.

The fundamental principles of the Post-Sales Services channel are to reach customers with the right contact points, to improve customer satisfaction with sales and promotion activities aimed at their demands and needs, to increase the portfolio with deepening activities, to be in constant contact with customers until retirement, to meet the customer needs proactively, and to generate satisfaction beyond expectations.

In reporting period, 486 thousand outbound calls were made to achieve and raise customer satisfaction, carry out promotional activities and inform customers. Outbound

call teams in the Headquarters and Exclusive Customers Management (ÖMY) teams in Regional Directorates work on generating customer satisfaction and maximizing customer experience, in a full coordination.

Personal accident insurance of TL 4.6 million was produced with 103,459 customer contacts during the reporting period.

Moreover, feedbacks and complaints of customers are tracked closely and scrutinized sensitively to achieve customer satisfaction. During the reporting period, 18,600 customer requests/suggestions were evaluated.

Actions are planned to follow and improve the communication and service quality of all teams who are in contact with customer. At this point, all sound recordings are converted into text with the technologies used (such as Speech Analytics), and analyzed to determine the development areas. In 2021, a total of 50 thousand calls were listened, more than 3,000 development areas were identified, and over 500 coaching/feedback interviews were held in this regard.

To measure quality of the service rendered to customers, interviews with call center and ÖMY are conducted and real time (with instant short messages) customer satisfaction

surveys are performed at the end of the sales and withdrawal processes and all complaint processes.

A total of 1.3 million surveys were sent and 96 thousand customers gave response to them during the reporting period. All responses are categorized, using also the artificial intelligence technology opted for sentiment analysis. Voice records are listened or root causes are searched when needed. In the reporting period, over 5 thousand actions and development areas were detected at the end of this process and their improvement/development was ensured.

The company is aware of that quality journey starts from training of customer representatives and monitoring of their development. As part of this, a new Training, Orientation and Simulation Process was created in 2021. Each new representative is prepared for an interview with a training program that lasts approximately 24 working days, and then development areas are followed up with regular exams.

Taking its strength from its name and Türkiye, the Company maintains its activities at full steam with a focus on customer satisfaction by being aware of its responsibility together with its team who meet demand and expectations of all customers.