

# Marketing and Sales



Türkiye Sigorta continues its efforts to facilitate policyholders' lives with products that keep up with the developing technology and make a difference. As a result of these efforts, new products are generated, and domestic and foreign industry follow-up is carried out for the development of current products. In addition, the activities for associating the innovative solutions offered by insurtechs with the products and services that facilitate policyholders' lives.

Türkiye Sigorta kept a customer-oriented perspective in its marketing activities and added assistance services to its products, so that it can stand by its policyholders in case of need.

In the process following the merger, emphasis was placed on operational efficiency. The transition from the dual system structure of Pusula system was the most significant development that positively made an impact on the operational efficiency.

The targeted premium production in Auto Insurance and Traffic branches was achieved by the end of 2021. Our company quickly adapted to, especially the rise in the minimum wage and the newly-introduced regulations on traffic insurance.

The Company achieved the targeted production in the agriculture branch by the end of 2021. Health Mobile application was launched, and the trial version of the new Super App was put into use as part of the digitalization activities in 2021.

As an indicator of the importance it attaches to Financial Insurance, Türkiye Sigorta changed its organizational structure and established a separate unit. In 2021, it both offered Financial Insurance products to the market and made continuous improvements to maximize the benefit of all relevant parties, considering the operational efficiency.

## BANK SALES CHANNEL

In 2021, integration and deduplication activities in the Bank Sales Channel were prioritized. Within this framework, the transition processes of Halkbank and Ziraat Bank to Pusula system were completed.

Our Bancassurance Sales Advisors were matched with 3,662 VakıfBank, Halkbank and Ziraat Bank branches across Türkiye. Studies were carried out by determining the insurance needs of the branches, and solutions for the needs of commercial and corporate customers were offered. System and product training sessions were given to improve the competency and effectiveness of sales consultants as part of the system transition and product deduplication.

## Growth beyond expectations

The Bank Sales Channel grew by 37% in 2021. To support sales, campaigns were organized in three bank channels throughout the year. Sales were raised by organizing product-based local campaigns, especially Complementary Health Insurance and State Supported Commercial Receivables Insurance, considering the potentials of regions.

On the side of Ziraat Bank, insurance product penetration is expected to increase in 2022 in accordance with the strategic customer segment targets of the Company and the bank upon determination of target customers to be cross-sold through the CRM infrastructure.

On the side of VakıfBank, renewal processes will be improved in 2022 by carrying out projects on automating renewal processes and minimizing manual effort. It is planned to sell insurance to

customers using different insurance tools within the scope of "VakıfBank Data Mining" project.

## AGENCY SALES CHANNEL

Restructured in 2021, Türkiye Sigorta Agency Sales Channel successfully performed many projects together with Türkiye Sigorta agencies. A stronger, more analytical and more efficient sales network was created through each project.

The targeted numbers of premium production and sales resources for 2021 were reached. Significant developments in competition within the industry were also experienced.

## Growth beyond the industry average

Türkiye Sigorta which ranked seventh in agency distribution channel with a market share of 5.45% at the end of 2020 went up to sixth rank by increasing its market share to 6.99% at the end of 2021. The growth in agency sales channel was 2.3 times higher than the industry average.

## Reorganization activities to boost efficiency

In 2021, the Company worked on raising the efficiency of sales resources and maintain its profitability. Six productivity meetings were held throughout the year, and more than 2,000 decisions on efficiency were taken within the agency performance management. Performances of the sales personnel were evaluated monthly by the sales management to enhance the production performance. Motivation notifications were sent according to the performance results of the sales personnel, who were also provided sales training in cooperation with a professional consulting company.

In 2021, sales focus was increased by creating reports and analysis screens that address the Agency Channel on Armada Business Intelligence screens. To raise the prevalence of strategically-prioritized products among 3,974 agencies, monthly product spot campaign was applied in addition to the current additional income campaign model used by agencies.

As a result of the reorganization activities performed for two years, the number of active agencies which was 2,127 at the end of 2019 reached 3,974 at the end of 2021 with a rise of 87%. Regional structuring was changed in 2021 to direct the increasing sales resource to the efficient and profitable portfolio management and be in close contact with all sales resources, and the number of regions was increased from 10 to 14.

The first step of the Analytical Service Models was taken in 2021, and a loyalty program for Türkiye Sigorta agencies was put into practice with the Agency Segmentation Model. It is aimed to offer additional opportunities specific to successful agencies with the loyalty program.

## Star Agencies Club

It is aimed to reward successful works of agencies with the Türkiye Sigorta Star Agencies Club loyalty program in which agencies will be included based on their production and profitability performances throughout the year. Introduced at the online launch meeting on January 29, 2021 with the participation of approximately 1,000 agencies, this program aims to strengthen the Company's bonds with agencies that produce as its field forces, and to increase their motivation with various advantages.

In Star Agencies Club, the agencies with a total premium production of TL 5 million and a growth rate of 1% are named "3-Star Agency"; the agencies with a total premium production of TL 2.5 million and a growth of 10% as "2-Star Agency"; the agencies with a total premium production of TL 1.5 million and a growth of 15% as "1-Star Agency" and the agencies that provide exclusive services with a total premium production of TL 1 million and a growth of 10% as "Pole Star."

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## **Türkiye Sigorta Agency Academy**

In cooperation with Marmara University, Türkiye Sigorta launched the Agency Academy where training programs will be given to boost the performance of agencies and support their work. Türkiye Sigorta Agency Academy aims to assist the agencies in terms of industry and business knowledge.

3,932 agency employees, including the newly-opened agencies and the demanding former agencies participated in 11 Pusula Product and Collection Training Sessions in 2021.

## **CALL CENTER**

Türkiye Sigorta which regards its customers and customer satisfaction as the starting point of all its business and processes performs end-to-end communication activities 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. Despite the difficult process brought by the merger, the company had a successful year in 2021 by working on the architecture of the easiest and fastest communication channels that could meet customer expectations.

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## **1.1 million calls in 2021**

After the merger, the Customer Communication Center started to provide 24/7 service at 0850 202 2020. In 2021, the center received 1.1 million calls. Approximately 300,000 of the calls were for assistance service types such as emergency ambulance, roadside assistance, replacement vehicle and housing assistance. The Customer Communication Center provides services via e-mail and a solution center as well as voice calls.

With the system/infrastructure integration finalized in 2021, deduplication processes of the call center switchboard and interactive voice response system was 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. The technical infrastructure was designed within the scope of 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, Private Agency Support Line and Bank Branch Support Lines 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 customer representatives who are experts in their fields.

To ensure customer satisfaction 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. Furthermore, the calls from disaster areas are prioritized to ensure that policyholders affected by natural disasters get privileged and urgent services.

## **Artificial Intelligence at the disposal of customers**

Feedback and complaints from customers are also closely followed and carefully examined to provide customer satisfaction. 7,596 customer requests/suggestions were evaluated during the reporting period.



Actions are planned to follow and improve the communication and service quality of all teams who are in contact with customers. At this point, all sound recordings are converted into text with the technologies used (such as SpeechAnalytics), and analyzed to determine development areas. In 2021, 5,000 calls were listened, more than 1,000 development areas were identified, and over 1,500 coaching/feedback interviews were held within this scope.

Business processes started to be designed to measure and follow customer satisfaction and experience in real time. With the activities targeted for 2022, it is planned to conduct the customer satisfaction surveys following damage and assistance processes, especially call center.

## **Intensive training activities**

Türkiye Sigorta is aware that the journey of quality begins with training customer representatives and following their development. Within this scope, a new Training, Orientation and Simulation Process was created in 2021, and each new representative was prepared for an interview with a training program that lasted approximately 24 working days. Afterwards, development areas were followed with regular exams.

Taking its strength from its name and our beautiful country, Türkiye Sigorta team meets the demands and expectations of all customers with the awareness of its responsibilities, and continues its activities at full speed with a focus on customer satisfaction.

## **ALTERNATIVE SALES CHANNELS**

In 2021, there was an increase in digital usage rates in our country with the effect of the pandemic. The climb in our country's digitalization score from 3.03 to 3.24, compared to the previous year is an indicator of the speed of digital transformation.

In the remote working model that started with the pandemic period, package programs that sales resources started to use in order to finalize their requests for proposal as soon as possible were opened to the use of a wide agency network. Production of agencies working through online channels grew by 400% in 2021.

Plans were made to expand alternative distribution channels within the scope of sales-marketing activities in 2021. Sales activities were commenced by activating the distance sales of call center in bank channels during the year. Sales of "I am in Good Health" (Shoulder

to Shoulder), My Passwords are Safe and Card Protection products in elementary category were started through the call center in Halkbank.

The project of "Insurance Product Sales via Web Channel" was realized together with VakıfBank for the first time in Türkiye towards digitalization in 2021. Within this scope, necessary screen training was given through Pusula access integration on bank screens, and "Agent Satisfaction Survey" was conducted by VakıfBank personnel in order to determine the points to allow better service.

TCIP sales are made through Ziraat Bank, internet banking and bank mobile applications, and sales of other Non-Life products are planned. Relevant works on scope proceed on the bank's side. Personal Accident, Travel, Health, Housing, Traffic and Goods Package products will be offered for sale upon completion of the works.