



Sustainability Report 2020





In loving memory of
Caspar van Haaften

1966-2021



Contents

About the Report

Interview with the Executive & Sustainability Leadership

About Eureko Sigorta

Our History
Purpose, Strategy and Values
Eureko Sigorta in Numbers
Eureko Sigorta in Turkey
Our Products & Services
Board & Executive Committee Structure
Internal Audit, Risk Management
and Internal Control Activities

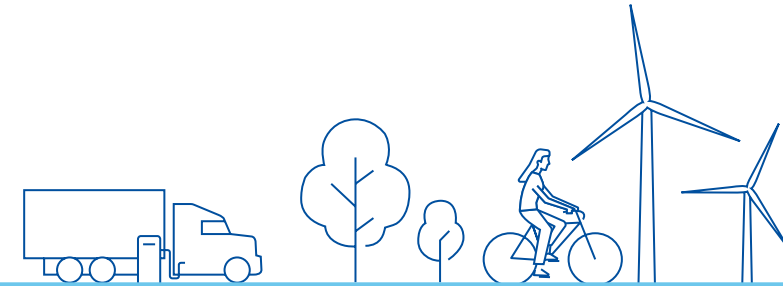
Eureko Sigorta and Sustainability

What are Our Sustainability Priorities?

How are we managing sustainability?

Sustainability Governance Structure
Including Stakeholders into
Sustainability Governance

01	Climate and Environment	19
02	Managing Operational Impacts	21
	Insurance Products as a Game Changer	24
05	Inclusive Workplace	25
06	Gender Diversity and Equal Opportunities	26
06	Talent Development	28
08	Employee Safety, Health and Wellbeing	28
09	COVID-19 Response	30
	Our Ambition to Embed Sustainability in All Areas of our Business	31
11	Bringing Sustainability to Small and Micro Farmers	32
12	Supporting Good Health and Well-Being	33
13	Insurance in Digital Era	34
15	Performance Data	35
16	GRI Content Index	37
18	Contacts & Disclaimer	39



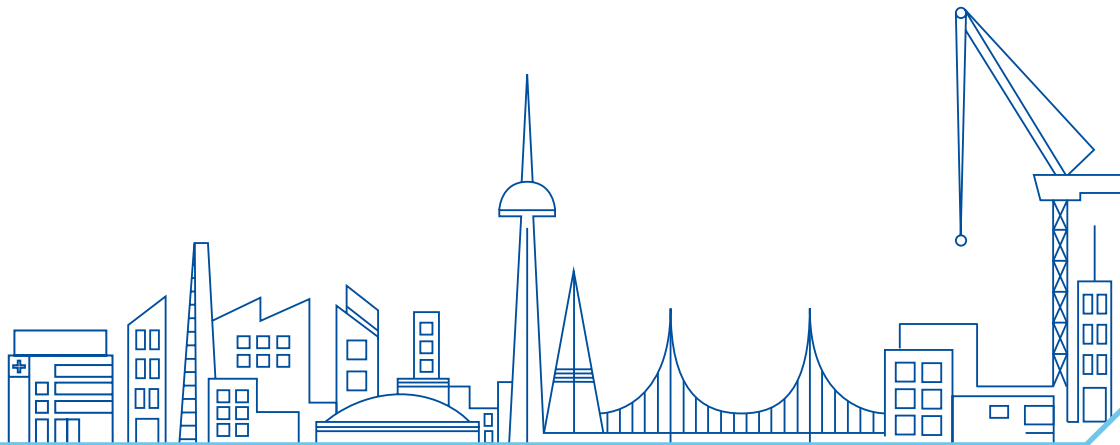
About the Report

Being one of the major actors in Turkish insurance sector, as Eureko Sigorta A.Ş., we adopt the philosophy of sustainable insurance as one of the main pillars of our business strategy. In that vein, we launched a large transformation program in 2020. With this program, we are restructuring our management tools, corporate policies, targets and strategies, reviewing our value chain, our operations, product and services in order to become a sustainable insurance provider.

With our very first sustainability report published, we aim to share activities we conduct, the performance we achieved regarding priorities we defined and our future perspective with you.

This report has been prepared in accordance with GRI Standards: Core option. While determining the report content, we followed the content principles specified in the GRI Standards, as well as performance points regarding Sustainable Development Goals that we prioritized. The scope of Eureko Sigorta 2020 Sustainability Report consists of the activities carried out by Eureko Sigorta A.Ş. in Turkey between January 1, 2020 - December 31, 2020.

You can find the PDF version of this report on www.eurekosigorta.com.tr. You may share your views and suggestions about Eureko Sigorta 2020 Sustainability Report and our sustainability practices via sustainability@eurekosigorta.com.tr.





Interview with the Executive & Sustainability Leadership

Uco Vegter, Chief Executive Officer

I: Sustainability is the most common term we hear these days. Do you think sustainability is a core element for business? How does the insurance sector relate to sustainability?

UV: I strongly believe that sustainability is a core element for not only business but for all aspects of societal functions such as education and government. Business cannot ultimately ensure their own sustainability without ensuring the sustainability of the society and world that they are inhabiting. The Insurance sector is in actuality fundamentally focused on the risks that are a threat to the sustainability of societies and the geographies that they inhabit. More and more it is becoming imperative

that we as insurance companies focus on building partnerships and offering products and services that will act to raise awareness of these risks, while assisting our clients and partners to become active role members in the endeavor to overcome and prevent these risks.

I: What does sustainability mean for Eureko Sigorta? What are your main goals?

UV: The meaning of sustainability for Eureko Sigorta and our main goal so to speak is ultimately our promise to ourselves, our stakeholders, and society in general is to provide “sustained peace of mind for better tomorrows”, and the essence of this promise is what drives our endeavors. How we aim to achieve this goal is first of through



Uco Vegter

identifying sustainability risks in our own operations. Through our responsible business model, we then aim to be the best exemplifier of these sustainability

practices. Ultimately this leads us to our goal of being the insurance solution provider of businesses that adopt sustainable and responsible business models.

I: What are the fundamental principles on which your sustainability program is based?

UV: The basic good governance principles we have adopted are transparency, accountability and stakeholder engagement in the sustainability management processes. Moreover, our sustainability model is based on the UN Sustainable Development Goals and our commitment to these Goals where we and our stakeholders have determined and urgency for action and our highest ability to generate a positive impact.





Interview with the Executive & Sustainability Leadership

Damla Hendriks, Chief Financial Officer- Sustainability Committee Chair

I: Sustainability is a very complex phenomenon; it is easy to lose focus and slide into greenwashing side. What are your key focus areas? How did you define them?

DH: We took internationally accepted standards and researches as reference when completing our materiality analysis such as GRI Standards and WEF Global Risk Reports.

Our decisions were not made in a boardroom or even with a select group of employees but were based on a series of analysis studies including the opinions of external stakeholders.

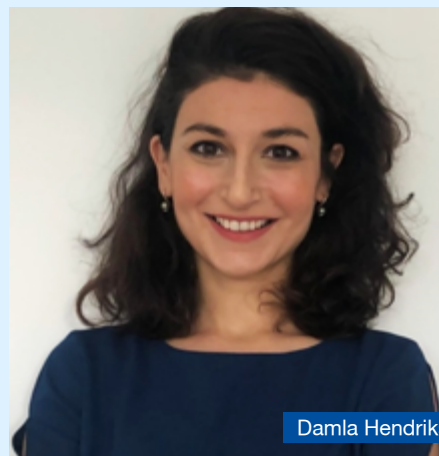
We studied the SDGs that these

materiality analysis procedures pointed to and identified how supporting actions and focuses can be embedded in our business strategy.

Ultimately the SDGs that today continue to be embedded in our corporate strategy are SDG3- Good Health and Well-being, SDG4- Quality Education, SDG5- Gender Equality, SDG7- Affordable and Clean Energy, SDG8- Decent Work and Economic Growth, SDG11- Sustainable Cities and Communities, SDG13- Climate Action, SDG17- Partnerships for Goals.

I: Managing sustainability itself is a tough task. How do you manage sustainability processes within the company?

DH: Managing sustainability can indeed be difficult as it touches upon so many areas of our business, and we have



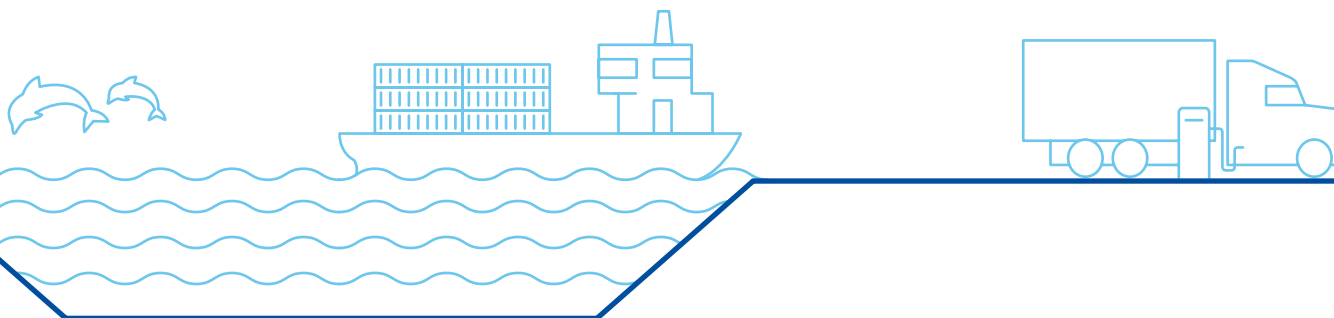
Damla Hendriks

found that it requires a multifunctional organization structure with broad participation. Transparency and fostering engagement help to embed sustainability

not only in our business but in our culture. In order to ensure success of our sustainability endeavors, we have created Eureko Sigorta Sustainability Committee and three working groups with more than 40 people engaged in actively uncovering opportunities and risks along with their sustainable solutions.

Our biggest advantage is the motivation and dedication of our managers and employees. Eureko employees are goal-oriented, innovative, creative thinkers. Voluntary participation of employees helps us a lot.

Stakeholder engagement has been extremely important for us from the onset of our sustainability program. We are currently working to found a stakeholder committee which allow us to ensure continuous feedback and engagement from various groups of internal and external stakeholders.





Interview with the Executive & Sustainability Leadership

Özge Şenay - Leyla Kurap, Eureko Sigorta Sustainability Program Leaders

I: Embedding sustainability into core business processes is a challenge. How do you manage to realize this goal?

LK: First, we tried to make sure that the whole team was on the same page. We held more than 50 person-hour unit meetings and discussed the expectations and duties of each unit. We have trained over 100 employees.

It is necessary to think systematically, to build the structure from the ground up and go to the upper floors. We have determined our focus; we have established our basic policies on these issues. We are currently working on determining our risk-opportunity-based business plans and our medium and long-term targets.



Özge Şenay

ÖŞ: We do not lose the business perspective and customer focus. Our working groups develop our managerial tools while developing new product and service ideas. In order to benefit from quick wins, we organize immediately



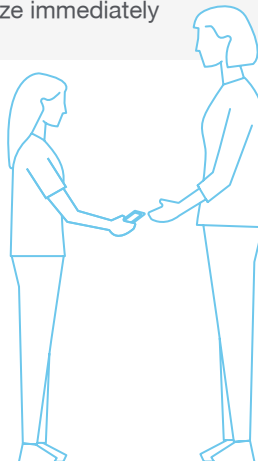
Leyla Kurap

and take action with the relevant parties. Although it has been a very short time, we have designed several service campaigns on climate and gender equality. We will produce larger samples in the upcoming periods.

I: Why did you publish a sustainability report? What type of benefits are you anticipating?

LK: Transparency, accountability, stakeholder engagement are our key working principles. We need to inform our stakeholders first, to receive their feedbacks and learn their expectations to steer our endeavors. We believe that sustainability reports are useful communication channels to tell our stakeholders about our approach to sustainability, our current practices, and our future goals. Thus, publishing a report for the first time is challenging but necessary.

ÖŞ: Beyond being an efficient communication channel, sustainability report is a good management tool to see the current situation, evaluate performance of our applications against targets, and identify improvement points.





Interview with the Executive & Sustainability Leadership

Bariş Vardar, **ES-Cynergy Working Group Leader**

I: What are the main responsibilities of ES-Cynergy Working Group?

BV: ES-Cynergy is a multifunctional working group focused on SDG7- Affordable and Clean Energy and SDG13- Climate Action. Eureko Sigorta managers from various disciplines work in this working group both for reduce Eureko Sigorta's footprint and find efficient ways to mobilize our risk-management know-how and insurance products and services to leverage climate action and promote clean energy use across our ecosystem.

I: What are your main goals for combatting the climate change?

BV: Climate change is the biggest problem of our time. It is wrong to consider nature of this problem solely environmental. It also has various negative effects on the economy and society. For example, health crises such as COVID-19, which we are going through today, have implications that may cause them to appear more frequently in the future.

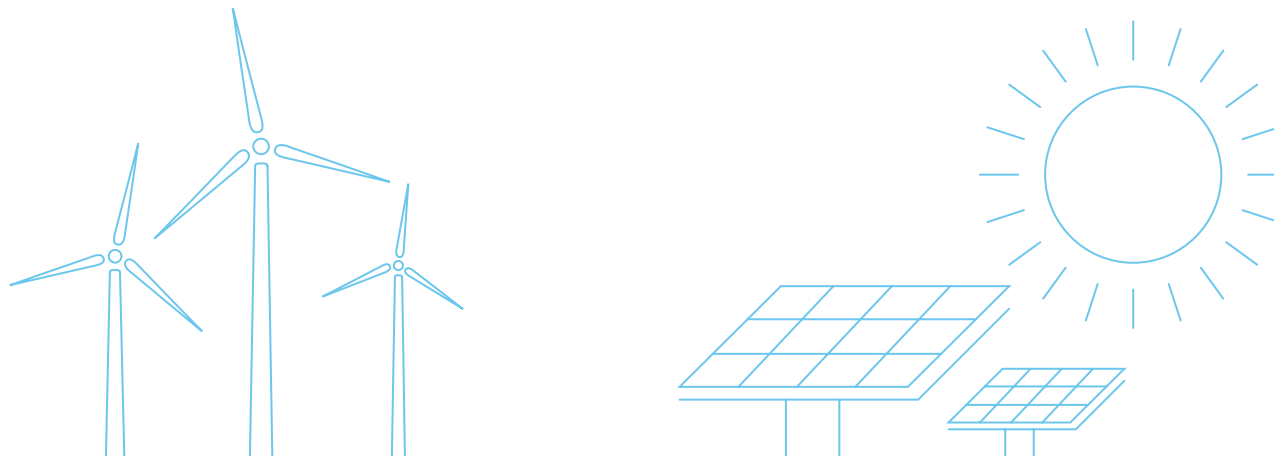
We address this issue through two main focuses: the effects arising from our own operations and the positive contributions we will make to the business world and society by using our products and services as a leverage.



Barış Vardar

Our line of business may be generating less impact than other industries.

However, it is not enough to be ignored. Moreover, in order to be an example, we need to start by cleaning our own house. This year we mapped our carbon footprint for the first time. We have seen the areas where we have produced impact. We are working on methods that will enable us to reach the net zero level by minimizing this effect first. With our products and services, we aim to ensure that our customers make responsible lifestyle choices, adopt sustainable business models that will facilitate the transition to a low carbon economy, and manage climate risks correctly. This is our largest sphere of influence. Thus, we aim to achieve a net positive impact level in the longer term.





Interview with the Executive & Sustainability Leadership

Esra Dal, ES-Improvers Working Group Leader

I: What are the main responsibilities of ES-Improvers Working Group?

ED: ES-Improvers Working Group is focused on SDG3- Good Health and Well-being, SDG4- Quality Education, SDG5- Gender Equality. Eureko Sigorta managers from related disciplines work in this group to deliver both internal and external practices to support sustainable development.

I: How do you define an inclusive workplace? Within the insurance sectors usually female employment is not an issue. Why it is still a priority?

ED: Yes, female employment is common in Turkish insurance sector, 58% of our workforce in Eureko Sigorta are women. But quantity does not always mean inclusivity is provided.

As a requirement of our responsible employer identity, we are committed to provide our employees with a safe workplace where fair, equal voice and development opportunities are provided. For this end, we have done a lot from past to present. However, gender equality is a global issue, it has various different dimensions. If we shift our focus from this risk, we may lose our present position in the future. Moreover,



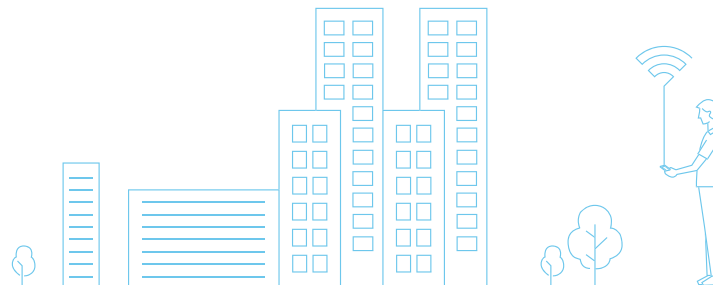
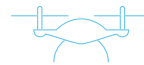
Esra Dal

we also have points that are open to improvement. For example, our rate of women in senior management is not yet at the desired level. We need to improve

this situation at least to a level that reflects the social demographics.

Also, gender discrimination is not the only form of discrimination. It is important for us to increase diversity and eliminate discrimination risks. Because diversity brings a creative environment where different ideas are discussed. This directly affects our business success.

On the other hand, we have the potential to produce a positive impact on our ecosystem by focusing on this area in our products and services. For example, we are working on a service model that supports women entrepreneurs. We aim to implement it next year. We aim to increase these good examples and support them with awareness-raising activities.





About Eureko Sigorta

Eureko Sigorta was founded in 1989 as AGF Garanti Insurance. After Eureko B.V (today known as Achmea) has taken over 80% shares from Garanti Bank, our company was renamed as Eureko Sigorta.

Titles

- Our History >
- Purpose, Strategy and Values >
- Eureko Sigorta in Numbers >
- Premium Production >
- Eureko Sigorta in Turkey >
- Regional Directorates (Insert Map of Regions for visual) >
- Our Bank Regional Directorates >
- Our Agency Regional Directorates >
- Our Products & Services >
- Board & Executive Committee Structure >
- Internal Audit, Risk Management and Internal Control Activities >



Our History

Eureko Sigorta was founded in 1989 as AGF Garanti Insurance. After Eureko B.V (today known as Achmea) has taken over 80% shares from Garanti Bank, our company was renamed as Eureko Sigorta. Thus, we had the opportunity to experience the pride of being a member of Achmea, a Netherlands-based insurance partnership that operates in 4 European countries, Canada and Australia with its nearly 16,000 employees. Eureko Sigorta has thus become a full subsidiary of the group, with the agreement signed between Eureko Sigorta in 2011 and the transfer of 20% of the remaining shares held by Garanti Bank to Eureko B.V.

At Eureko Sigorta, we define ourselves as a pioneer in bancassurance, an expert and international insurance company that best manages hazards, and we adopt trust, transparency, simplicity, creativity, happiness-oriented and the desire to succeed as our corporate values. As Eureko Sigorta, operating in all non-life branches, we define bancassurance as our area of expertise, not as an alternative distribution channel. Thanks to the strong

cooperation we have established with Garanti Bank, we are one of the most effective implementers of bancassurance in Turkey. Eureko Sigorta's partnership with Garanti Bank enables us to have a widespread domestic distribution network and reach hundreds of thousands of customers.

As Eureko Sigorta, we offer insurance services and products to our customers through our nationwide network of distinguished agencies and brokers, in addition to the bank distribution channel. Along with our long-established relations with international reinsurers, we also carry out our activities in close cooperation with national reinsurance companies.

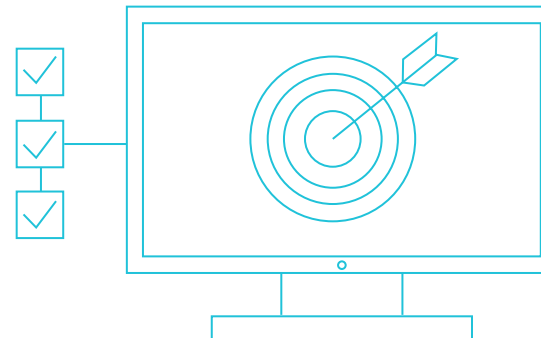
As Eureko Sigorta, we are proud to show a stable and sustainable performance even in the most difficult economic conditions, by being distinguished through our effective marketing strategy, customer satisfaction-oriented service approach, our ability to perceive risk correctly, our expertise in claims management and our commitment to our values.

Purpose, Strategy and Values

In order to better prepare for a successful Eureko Sigorta in the future we have reconsidered our purpose, strategy and values.

While our aim of creating a sustained peace of mind for better tomorrows for our customers may be ambitious for an insurance company, we are confident that we will achieve this with our products, services, structuring and our way of doing Business.

As we move towards our goal, we aim to be a company that puts customer focus at the top of our strategy, creates value for its customers with the best-in-class customer interaction, and offers solutions beyond the products requested and insurance to meet the needs of its customers. We focus on the main issues that we have identified to realize our strategy.





Corporate Values

SIMPLICITY

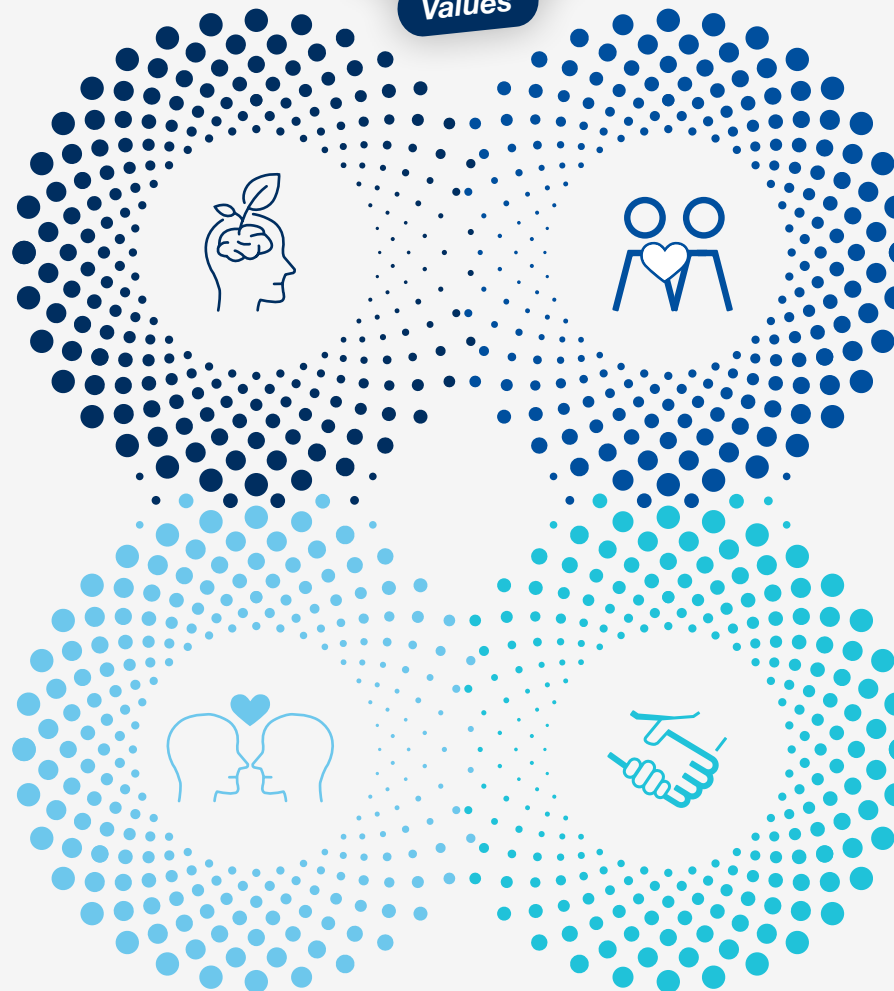
- » We make life easier.
- » We adopt to be simple, understandable and clear in all products, services and processes, and we prefer simplicity instead of unnecessary ornaments and exaggerations. In the organizational structure of the company, we operate fast decision-making mechanisms away from bureaucracy.

EMPATHY

- » We value everyone.
- » We listen to our customers, business partners and employees, and act with our empathy value by putting ourselves in their shoes.

Values

As Eureko Sigorta, we know that our culture and values are very important, and we take the utmost care by embracing the values of empathy, sincerity, simplicity, and unity in order to reflect them to our customers and business partners, as well as to each other.



UNITY

- » We develop together.
- » We define acting together as the most important element that keeps people together. As we move towards our common goals, we reveal our creativity and potential by acting together, and we act together to keep the satisfaction of our employees, business partners and customer at the highest level.

SINCERITY

- » We act with sincerity.
- » All our stakeholders and customers.
- » We put love, respect and trust at the center of our relations with us and build sincerity.



In all our operations, we act in integrity and adopt globally recognized ethical principles. You may find Eureko Sigorta Ethical Principles Policy on our corporate website.



Eureko Sigorta in Numbers

Shareholding Structure



As of 31 December 2020, the
paid-in capital of the Company is

60 million TL.

*The said capital is divided into
6,000,000,000 shares, all of which fully
belongs to Achmea B.V.*

Financial Summary (million TL)	2019	2020	Change
Premium Production (million TL)	1,466.82	1,836.04	25.17
Technical Profit	122.81	101.65	-17.23
EBITDA	121.84	111.85	-8.20
Net Debt	0.00	0.00	0.00
Return on Equity	0.13	0.10	-23.08
Total Assets	2,132.38	2,439.64	14.41

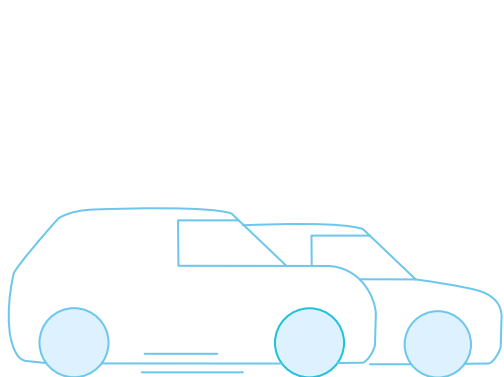
Premium Production



Fire and natural disasters
account for **40.8%**
of Eureko Sigorta's production.

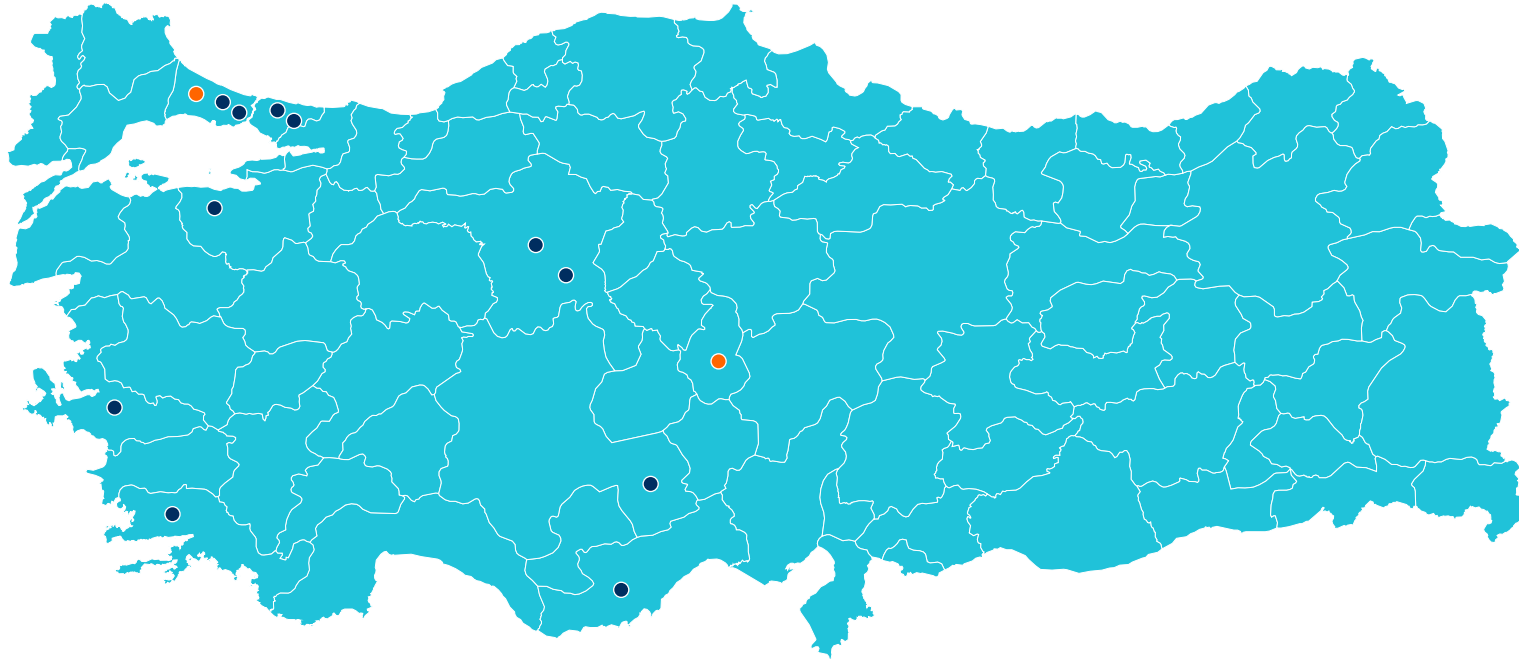
*15.9% land vehicles, 16.7% general damages,
7.0% sickness/health, 3.1% accident, 2.8%
general liability, Land vehicles liability accounts
for 8.5%, transportation for 2.0%, water
vehicles for 0.9%, financial losses for 1.5% and
other branches for 0.9%.*

	2016	2017	2018	2019	2020	Change
Premium Production (million TL)	1,234.70	1,379.00	1,522.30	1,466.82	1,836.04	25.17%
Accident	39.40	33.00	38.28	60.44	56.47	-6.58%
Health	95.10	126.60	152.99	77.60	128.70	65.85%
Motor Vehicles	342.20	292.80	270.81	286.52	291.12	1.60%
Aircrafts	2.80	2.90	4.31	84.00	2.44	-49.70%
Marine Vessels	10.20	13.20	13.77	12.97	17.25	33.01%
Transportation	29.30	32.90	30.71	26.48	36.30	37.07%
Fire and Natural Disasters	362.50	419.90	554.29	542.34	749.58	38.21%
General Loses	198.40	214.00	234.58	239.14	305.93	27.93%
Motor Vehicles Liability	102.50	185.00	146.65	135.16	155.31	14.91%
Aircrafts Liability	6.30	5.30	6.09	6.48	8.63	33.06%
General Liability	30.50	33.40	40.41	46.18	51.54	11.61%
Credit	2.00	1.40	2.22	2.06	1.71	-16.82%
Financial Loses	10.70	14.90	24.52	23.64	28.00	18.46%
Legal Protection	2.80	3.70	2.65	2.96	3.07	3.83%





Eureko Sigorta in Turkey

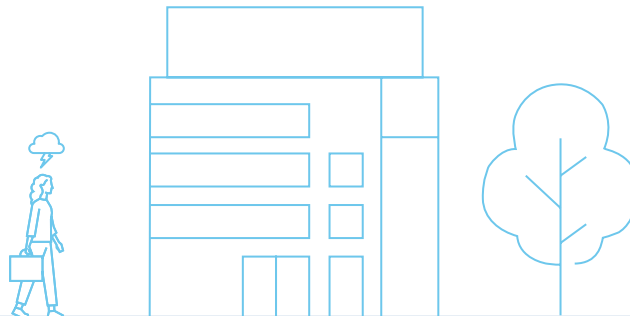


Our Bank Regional Directorates

Mediterranean & Central Anatolia
Regional Directorate
Ankara 1 & Ankara 2 Regional
Directorate
Ankara Corporate and Commercial
Regional Directorate
Çukurova and Southeast Anatolia
Regional Directorate
East Blacksea and East Anatolia
Regional Directorate
South Aegean Regional Directorate
İstanbul Anatolia 1 & 2 Regional
Directorate
İstanbul Anatolia 3 and West Blacksea
Regional Directorate
İstanbul Anatolia Corporate and
Commercial Regional Directorate
İstanbul Europe 1 & 2 & 3 Regional
Directorate
İstanbul Europe 4 & 5 Regional
Directorate
İstanbul Europe Corporate and
Commercial Regional Directorate
İzmir and Aegean Regional Directorate
Marmara and West Anatolia Regional
Directorate
Central Anatolia Regional Directorate

Our Agency Regional Directorates

Central Anatolia Agency Regional
Directorate
İstanbul Agency Regional
Directorate





Our Products & Services

Providing services to both individual, commercial, and corporate customers as well as small and medium-sized businesses with its innovative and entrepreneurial structure, allow Eureko Sigorta to be the leading insurance company in bancassurance in Turkey.

We at Eureko Sigorta carry out our activities within the framework of the Insurance Law and other regulations and regulations published by the Ministry of Treasury and Finance based on this law. We operate in several insurance branches such as financial losses, fire and natural disasters, general losses, transportation, marine vessels, land vehicles, land vehicle liability, general liability, accident, aircraft, aircraft liability, surety, credit, legal protection and health.

Meeting the changing needs of consumers thanks to our customized product range for individual, commercial and corporate customers and small and medium-sized businesses, we strive to offers services with an innovative and entrepreneurial structure.

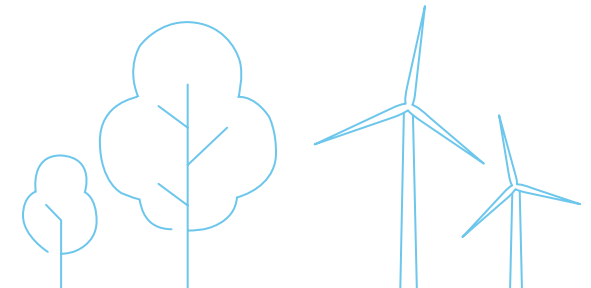
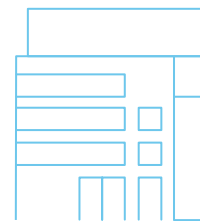
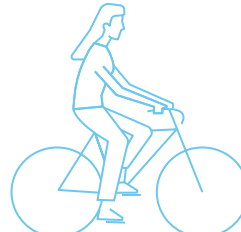
In addition to our distribution channels such as Garanti Bank and Türkiye Finans Katılım Bankası, we offer insurance services and products to our customers through a nationwide network of 472 boutique agencies and 68 brokers. The number of boutique agencies, which was 370 as of December 31, 2019, increased to 472 as of the end of 2020, and we as Eureko Sigorta, continues to cooperate with Doğu Group banks and companies.



Board & Executive Committee Structure

The board of Directors is the highest-ranking decision-making body of Eureko Sigorta. The Board consists of 9 members, 6 of which are non-executive members. 2 female members perform within the Board of Directors. Chairperson and CEO roles are executed by different individuals.

Executive Committee led by the CEO is the senior management body which is responsible to transform corporate strategies defined by the Board into actions. Executive Committee consists of 5 members with proven sectoral experience and knowledge.





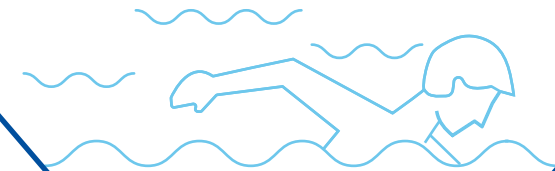
Internal Audit, Risk Management and Internal Control Activities

Evaluations regarding the risks foreseen in our company and internal controls are made periodically and evaluated by the Audit and Risk Committee affiliated to the Board of Directors.

The purpose of these studies, carried out in line with international standards, is to take necessary actions for the management of the risks that our Company's operations and financial reports are exposed to. The activities coordinated by the Compliance and Risk Unit are carried out with the participation of all units, and the internal control system is constantly reviewed and business processes are updated in order to prevent possible risks. Sales, productivity, profitability and similar forward-looking risks are analyzed within the scope of corporate risk management. The effectiveness of the work done is evaluated by the internal audit function.

The internal audit activity within Eureko Sigorta is carried out within the framework of current legal regulations and international internal audit standards, and its main purpose is to improve the Company's activities and help it achieve its goals, based on the internationally accepted definition of internal audit activity. In this context, regular evaluations are made and suggestions for improvement are made

on the compliance of the activities carried out within the Company with the provisions of the current legislation, as well as the Company policies and procedures, the reliability of the information produced by the Company and the efficiency of the operations, the risk factors that may arise during the execution of the activities and the control practices of these risk factors. Internal audit activity is carried out by the Board of Inspectors, which consists of a chairperson, 4 senior inspectors and one inspector, reporting to the Board of Directors. The task of coordinating this activity is carried out by the Audit and Risk Committee within the Board of Directors. The Board of Inspectors regularly shares the results of its audit activities with the Board of Directors through this committee, and the actions taken are followed closely. In the framework of the risk-focused approach created for 2020, the Board of Inspectors started to work after the annual audit plan covering critical units and business processes came into effect with the approval of the Audit and Risk Committee, and the plan was followed by this committee.



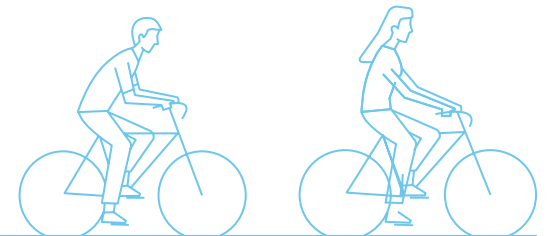


Eureko Sigorta and Sustainability

Digital transformations, limited resources, changing climate conditions and the effects of societal expectations on companies, as in all sectors, are pushing the finance sector to question their economic, social, and environmental impacts.

Titles

- What are our sustainability priorities? >
- Eureko Sigorta the Climate Champion! >
- Our Employees Matter >
- Keeping our eyes on the future >
- Rounding out the Great Eight >





What are our sustainability priorities?

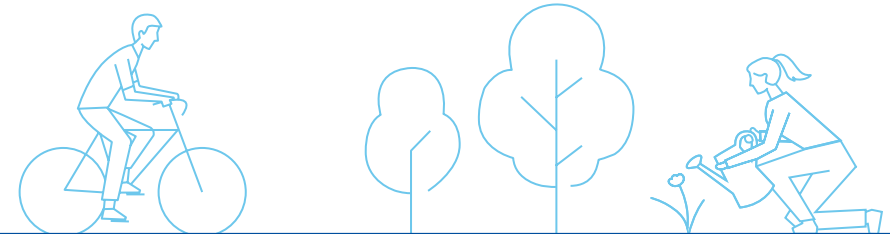
Digital transformations, limited resources, changing climate conditions and the effects of societal expectations on companies, as in all sectors, are pushing the finance sector to question their economic, social, and environmental impacts. With the emergence of the COVID-19 pandemic in 2020 it has become abundantly clear just how critical this line of questioning is.

While these conditions have become more evident to the entire world in 2020, in January 2016, the United Nations Member States issued an urgent call for action on 17 Sustainable Development Goals (SDGs) to be achieved by 2030 in an endeavor to overcome the impacts of these conditions and to safeguard against those to come. This action plan is regarded as a road map not only at the state level, but at the corporate level as well.

At Eureko Sigorta, we believe that it is our inherent responsibility to society and our stakeholders to show due diligence to overcome the negative impacts of these current global conditions, and to do so we must adopt a new way of doing business, built on solid foundations.

In support of this belief, we positioned sustainability as one of the four strategic goals of our company, specifically as “supporting the UN Sustainable Development Goals”. In December 2019, we formed our first working group to determine how sustainability activities should be organized within our company and integrated in our corporate strategy.

Our working group, in coordination with our senior management, Achmea, and other external stakeholders, began its endeavor in 2020 to create Eureko Sigorta’s sustainability vision. To ensure the validity of the foundation of this vision more than 20 department meetings, hundreds of internal and external stakeholder surveys, combined with continuous feedback from senior management resulted in a materiality analysis process that would ultimately ensure the selection of the goals that Eureko Sigorta would have the most impact on among the 17 SDGs. As a result of this 2-month study, Eureko Sigorta’s Materiality Analysis was completed and the objectives to be worked on were determined. In December 2020, the Executive Board approved these 8 Sustainable Development Goals to shape our working areas in 2021 and beyond.





Eureko Sigorta the Climate Champion!

With natural disasters such as wildfires, flash floods, typhoons, droughts devastating the World over climate change is a major concern for us and future generations. We, at Eureko Sigorta, in light of these conditions, chose to champion SDG 7 Affordable and Clean Energy & SDG 13 Climate Action in house and in all of our external interactions. Our belief that this issue poses a great risk against global sustainability, and that it is our responsibility to do everything and anything to stop and reverse climate change will thus be engrained in the every way that we do Business.

Our Employees Matter

Our employees are what makes Eureko Sigorta what it is today, and what will carry us to where we aspire to be tomorrow. We are vested in adding value to their lives and giving them “sustained peace of mind for better tomorrows.” Therefore, we also adopted 3 SDGs for which we will carry activities within our own operations, and which will also provide an additional platform for our employees to be involved in our sustainability journey.

SDG 3 Good Health and Well Being, SDG 4 Quality Education, and SDG 5 Gender Equality showing our commitment to the well-being and development of our employees, while reaffirming Eureko Sigorta’s commitment to the equality of all people and empowering women in the workforce.

Rounding out the Great Eight

Finally, we understood that greatness is only possible through collaboration and partnership, and additionally adopted SDG 17 Partnerships for the Goals, solidifying our commitment to build long-lasting partnerships which will bring to Eureko Sigorta and our communities a more sustainable future.

As Eureko Sigorta we have a sound understanding, that our promise ‘To provide sustained peace of mind for better tomorrows’, can only be met by embedding sustainability into our corporate being. We, at all levels and in all areas of our business, will fundamentally be asking ourselves if and how our endeavors are supporting sustainability in our corporation and communities. We will continue to take steps towards this commitment. Starting by 2021 and our stakeholders will see us more in sustainability focused initiatives.



Keeping our eyes on the future

As our sustainability journey continues two priority SDGs from our materiality analysis were selected as areas to monitor for future opportunities, namely SDG 8 Decent Work and Economic Growth and SDG 11 Sustainable Cities and Communities.



How are we managing sustainability?

We define our purpose as “providing a sustained peace of mind for better tomorrows”. Thus, sustainability is a core pillar of our business strategy and one of the 4 strategic objectives.

Titles

- Sustainability Governance Structure >
- The Board of Directors and Senior Management >
- Sustainability Program Management Team >
- Eureko Sustainability Committee >
- Sustainability Working Groups >
- Including Stakeholders into Sustainability Governance >





Sustainability Governance Structure

We define our purpose as “providing a sustained peace of mind for better tomorrows”. Thus, sustainability is a core pillar of our business strategy and one of the 4 strategic objectives. In this sense, through our sustainability efforts, we aim to thrive in our ecosystem through creating stakeholder value, going beyond traditional insurance solutions to tackle sustainability challenges and staying relevant for stakeholder expectations by developing an “omnichannel pull” effect to enable engagement, mutual understanding and partnership.

In line with the priority we attribute, we developed a holistic sustainability management organization defining itself in every level within the organization, ensuring top-down strategic guidance, bottom-up escalation of the company performance and external stakeholder representation.

The Board of Directors and Senior Management

As in all strategic fields, Eureko Sigorta Board of Directors (BoD) is the highest-level strategic decision-making body for corporate sustainability matters. The BoD considers sustainability risks and opportunities during its decision making processes, transforms the feedbacks received from the executive management into high level strategic directions and monitors the outcomes.

The CEO, as a member of BoD, makes the conjunction with BoD and the executive team. The CEO represents the sustainability agenda within the Board and transforms Board decisions into executive actions together with the Executive Committee members. Therefore, the CEO is also responsible for the corporate sustainability performance before the Board. All senior executives share the responsibility of generating sustainability performance within their areas of expertise

in line with strategies and decisions made by sustainability governance bodies.

The CFO, who is also a member of the BoD, is the main sponsor of the sustainability program within the company. CFO's main duty in terms of sustainability management is orchestrating activities of sustainability governance bodies, keep their efforts focused on defined performance fields and ensure expected results.

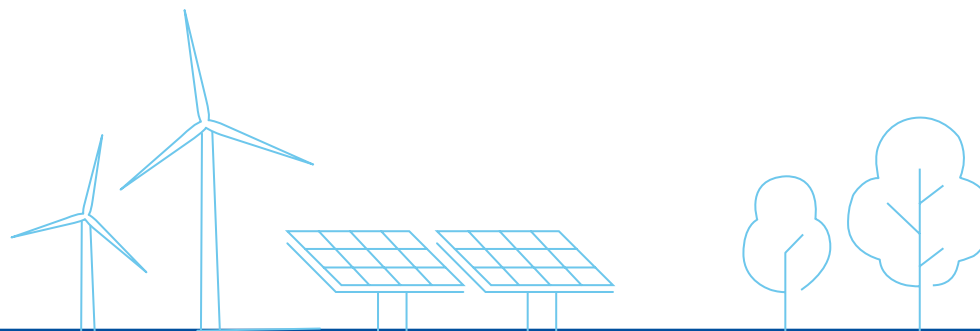
Sustainability Program Management Team

Led by the CFO, the Sustainability Program Management Team (SPMT) is responsible for ensuring efficient management of the Sustainability Program, coordinating all sustainability activities, managing procedural processes of sustainability governance bodies and the reporting processes. Members of the SPMT are appointed by the CFO amongst volunteered employees.

Eureko Sustainability Committee

Eureko Sustainability Committee (ESC) is the strategic decision-making body for sustainability related matters. Chaired by the CFO, the ESC is composed of managers of the divisions related to the sustainability priorities. The ESC is responsible for strategic management of sustainability matters which includes environmental, social, governance issues before the Board of Directors and the CEO.

In order to discharge its responsibility ESC conducts assigned duties such as defining sustainability priorities, corporate policies and strategies, setting goals and evaluating performance, evaluating action plans recommended by sustainability working groups sustainability reports for publication, reporting periodically to the CEO and annually to the BoD about sustainability practices and outcomes, performance against targets and future projections.





Sustainability Working Groups

Founded by the ESC, Sustainability Working Groups (SWG) are teams of department representatives who are responsible of transforming corporate strategies into actions in defined sustainability priorities and monitoring performance.

Currently there are three SWGs founded:

1. Sustainability Program Management Team
2. WG ES-Cynergy for SDGs focusing on Climate Action & Renewable Energy
3. WG ES-Improvers for SDGs focusing on Education, Good Health & Wellbeing, and Gender Equality

SWGs conducts activities in relations to their focus SDGs such as;

1. Transforming corporate strategies in applicable action plans, SMART performance targets for short, medium and long term,
2. Defining risks and opportunities related to their area of work and supporting corporate level risk and opportunity definition processes,
3. Conducting analysis and evaluations regarding their areas of work

4. Monitoring industrial practices, best practices, developments, in order to define applicable practices for performance development, developing projects and partnership, as well as putting them into practice,
5. Supporting sustainability reporting process with reportable data and information.
6. Following regulatory environment, local and international initiatives which may influence company's activities.

Sustainability Program Management Team (SPMT):

SPMT has a sui generis role amongst other working groups. The SPMT has responsibilities defined for effective management in sustainability governance bodies of Eureko Sigorta. However, SPMT is also assume responsibility on 2 performance fields just as other working groups which are;

- Managing efforts to embed sustainability into core business both in terms of process and products.
- Monitoring and performing (if found necessary) in SDG8 Decent Work and Economic Growth, SDG11 Sustainable Cities and Communities.

ES-Cynergy Working Group with Climate Action & Renewable Energy Focus:

UN Sustainable Developments Goals prioritized by Eureko Sigorta with an external focus are SDG7 Clean & Affordable Energy and SDG13 Climate Action. Thus, Es-Cynergy is founded under this topic is responsible to deliver performance results which improve company's impact on climate and the environment through business practices, insurance products and services or external partnership projects.

Members of ES-Cynergy are representatives of several bodies such as SPMT, Finance & Strategic Planning, Risk Management, Procurement & Facility Management, Reinsurance, Product Development, Regional Divisions, and other volunteering employees.

ES- Improvers Working Group with Quality Education, Good Health and Wellbeing & Gender Equality Focus:

UN Sustainable Developments Goals prioritized by Eureko Sigorta with an internal focus are SDG3 Good Health and Wellbeing, SDG4 Quality Education and SDG5 Gender Equality. Thus, SWG founded under this topic is responsible to deliver performance results which improve company's impact on health, safety and wellbeing of employees, education and career development of employees and improving gender diversity, equal opportunities and inclusiveness amongst the company. ES-Improvers Working Group also enlarges its practices to the external activities as well.

Members of ES-Improvers are representatives of several bodies such as SPMT, Corporate Communications, Human Resources, Procurement & Facility Management, Legal & Compliance and other volunteering employees.





Including Stakeholders into Sustainability Governance

We adopt a stakeholder-oriented management approach as well as transparency and accountability as our guiding principles. Therefore, we attach utmost importance to receive stakeholder views on our practices. For this end, we decided to include our stakeholders to our sustainability management through a proper body.

To be found in 2021, Eureko Stakeholder Council (EUSC) will be an advisory group composed of various external stakeholders and employee representatives. The main responsibility of the EUSC will be providing recommendations to the Eureko Sustainability Committee on strategic sustainability dimensions, sustainability practices and potentials for performance development.



Stakeholder Engagement Channels

Stakeholder Groups	Engagement Type and Frequency
Shareholders	General Meeting (annual), Annual Report (annual), Financial Statements (quarters), Sustainability Report (annual), Public Disclosure Platform Statements (instant), Material Disclosures (instant), Website (continuous)
Employees	Annual Report (annual), Sustainability Report (annual), Internal Communication Portal (continuous), Website (continuous), Employee Engagement Survey (annual), Trainings (continuous)
Corporate Clients	Annual Report (annual), Sustainability Report (annual), Insurance Policies (continuous), Market Researches (continuous), Sales Channels (continuous), Website and Mobile Apps (continuous), Communication Centre (instant), Social Media (continuous)
Individual Clients	Annual Report (annual), Sustainability Report (annual), Insurance Policies (continuous), Market Researches (continuous), Sales Channels (continuous), Website and Mobile Apps (continuous), Communication Centre (instant), Social Media (continuous)
Society	Annual Report (annual), Sustainability Report (annual), Website and Social Media (continuous), National and Local Media (instant), Social Responsibility Projects (continuous)
Public Institutions	Annual Report (annual), Sustainability Report (annual), Website (continuous), Correspondance (instant), Committees and Sector Meetings (continuous),
Bancassurance	Annual Report (annual), Sustainability Report (annual), Website (continuous), Project Partnerships (instant), Corporate Policies (continuous), Meetings (instant), Services (continuous), Trainings (continuous), Campaigns (continuous)
Agencies & Brokers	Annual Report (annual), Sustainability Report (annual), Website (continuous), Agency Meetings (annual), Corporate Policies (continuous), Meetings (instant), Services (continuous), Trainings (continuous)
Contracted Services, Experts, Healthcare Providers, Suppliers	Annual Report (annual), Sustainability Report (annual), Website (continuous), Service Contracts (continuous), Corporate Policies (continuous), Meetings (instant), Trainings (continuous), Audits (annual)
Reinsurers	Annual Report (annual), Sustainability Report (annual), Website (continuous), International Industry Organizations (instant), Reinsurance Contracts (continuous), Meetings (instant)
Civil Society Organizations	Annual Report (annual), Sustainability Report (annual), Website and Social Media (continuous), Social Responsibility Projects (continuous), Working Groups (continuous), Project Partnerships (instant)
Banks & Financial Institutions	Annual Report (annual), Sustainability Report (annual), Website (continuous), Meetings (instant), Correspondance (instant)

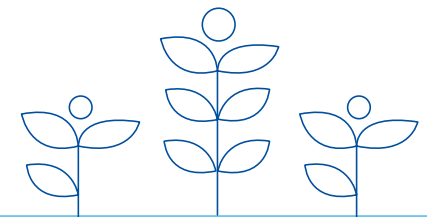


Climate and Environment

It is a human responsibility to protect the ecological structure and the biodiversity of the world we live on and to keep environmental assets and natural resources from degradation.

Titles

- Managing Operational Impacts >
- Insurance Products as a Game Changer >





It is a human responsibility to protect the ecological structure and the biodiversity of the world we live on and to keep environmental assets and natural resources from degradation. The global warming, the root cause for the climate change, is the most important environmental risk that we face today, not to mention its numerous impacts on the social life and economic progress.

As Eureko Sigorta, we believe that maintaining the sustainable development with social, environmental, and economic aspects, is the true way of generating prosperity and a viable world for the future generations. This belief is fundamentally embedded in our core value of providing sustained peace of mind for better tomorrows.

“SDG-7 Affordable and Clean Energy” and “SDG13-The Climate Action” are amongst the main priorities of our sustainability program which is based on UN Sustainable Development Goals. Through our activities, products, and services in line with sustainable insurance principles, we intend to deliver a positive impact on realization of these goals, combatting the climate change and supporting our clients to better manage their climate risks and adopt responsible business models enabling transition to a low carbon economy.

During the reporting period, we significantly developed our management skills for managing our climate and environmental risks and increase our positive impact, beginning with establishing a multifunctional working group responsible for planning and conducting our actions.

Our Climate and Environmental Action Working Group, ES-Cynergy, has started their studies by developing our corporate policy which outlines basic principles on our operational actions regarding the management of climate and environmental risks, our strategic approach to deliver products and services to enable our clients to manage their risks and adopt climate friendly business models as well as informing our stakeholders accordingly.

Our main goal in this focus is primarily to minimize our environmental impacts to achieve a net-zero position and eventually to reach net-positive by increasing our positive contributions through our products and services. For that goal, during the reporting period, we mapped our mapped our operations to define our overall climate and environmental impact and set a base point for reduction.

We continue our studies to develop our management tools. For instance, during the preparation of this report, we initiated a process to assess risk and opportunities regarding the climate change in a multidimensional fashion. Afterwards, we will set our short and long-term goals accordingly.





Managing Operational Impacts

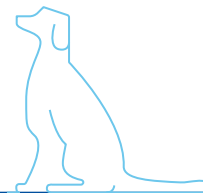
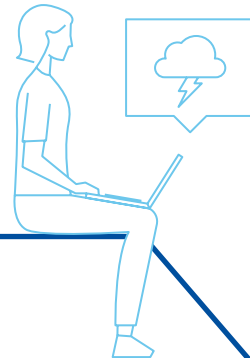
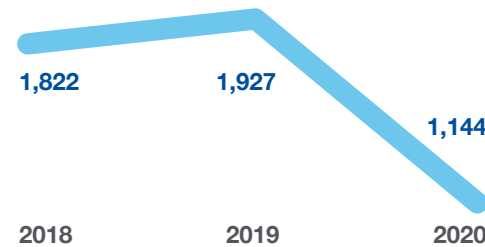
In order to take a clear picture of our impacts and setting a baseline to take actions, we mapped our operations including headquarters, our regional offices as well as office spaces used in various locations of our main business partner Garanti BBVA. We analyzed our direct and indirect energy and material consumption according to the location that these impacts occur. Thus, our calculations include Scope 1, Scope 2, and Scope 3 emission which accounts for direct energy consumption (fuels), indirect energy consumption (electricity), and indirect emissions such as water and material consumption, business trips and wastes, respectively.

Obviously, this study constitutes a good starting point for us but not the ideal. As we improve our studies, we will collect data more efficiently and more accurately with a better degree of confidence.

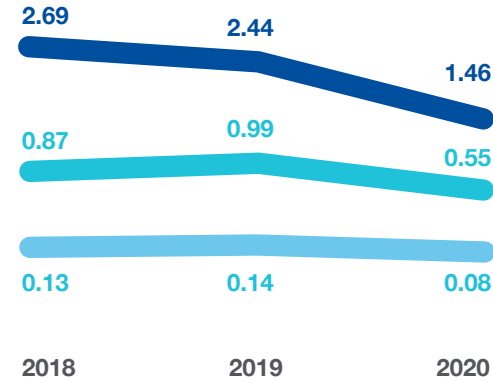
We managed to analyze our impacts for the last 3 years. As a result of our findings, our carbon footprint dropped significantly. Unfortunately, the main reason for this reduction is the decrease in operations due to the effects of COVID-19 measures. For this matter it would be more accurate to rely on the data for the previous years for better understanding.

In that vein, our total GHG emissions for the year 2020 is 1,144 tons CO₂e which is 41% less than the previous year's performance which was 1,927 tons CO₂e. Fuel consumption for corporate vehicles, electricity use for the buildings and business trips especially by airlines account for nearly 83% of total carbon footprint. During the previous term, where we can eliminate the impacts of COVID-19 term, this proposition was 90%.

Total GHG Emissions (ton CO₂e)



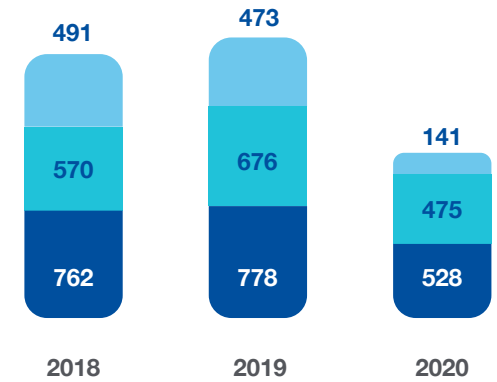
Emissions Intensity (tons CO₂e)



- per Number of Employees
- per Working Space (m²)
- per Premium Production (million TL)

To reduce these impacts, we aim to change our car fleet with low carbon hybrid vehicles for the next year. Due to the challenges that COVID-19 cause on the

GHG Emissions by Scope (ton CO₂e)



- Scope 1
- Scope 2
- Scope 3

automotive industry, we predict that this transformation will be limited for the first year. But we aim to change the whole fleet over time upon availability.



Our total GHG emissions for the year 2020 is 1,144 tons CO₂e which is **41%** less than the previous year's performance which was 1,927 tons CO₂e.



Water is a scarce resource and vital for people to survive. Thus, it is important to control responsible use of water resources. For this reason, we also track our water consumption, although our operations are not water sensitive. Our total water consumption was 169,968 m³ in 2019 and 47,725 m³ in 2020. We are taking precautions to reduce domestic water consumption in headquarter by efficient water fixtures and search more efficient equipment. However, we must admit that we have very small room to increase efficiency in terms of water use because 97% of water use in 2019 and 94% in 2020 account for drinking water which we can only support due to employee health and wellbeing.

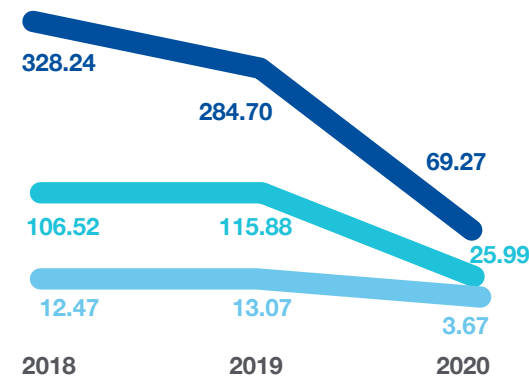
The most significant material item used in the insurance sector is the paper. Not only do we use paper in our operations but more significantly we print our policies. Catering paperless insurance process is a challenge for our entire sector. For that reason, we use process digitalization technics to reduce paper consumption in our operations. We may say we achieved a certain level of success in reducing paper consumption in our daily work.

However, our main challenge in this category is legal regulations regarding policy creation processes which requires us to print significant volume of documents. In 2020, we used a total of 32.95 ton of paper. Only 0.3 tons of it, a highly insignificant portion, accounts for paper used in our daily operations. Remaining part is used in policy printing process.

Although, there were logical reasons to require printed policy in the past; in today's digital era, we must fairly accept that use of digital medium and reduce paper use would be more crucial for the benefit of the society. However, it is not a field that we can change ourselves. We must work with industry peers and associations and discuss with regulator bodies to reach a fair and more beneficial conclusion.

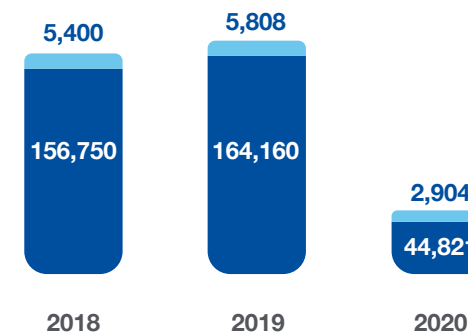
As a result of our operations, 30.1 tons of wastes generated in 2019 and it dropped to 13.6 tons in 2020 due to limited consumption due to COVID-19 restrictions. Our wastes are mostly non-hazardous domestic and paper wastes which account for 13.5 tons in 2020. Only 0.1 tons of waste accounts for electric batteries which is hazardous waste. We collect all our wastes systematically. Our business partner for managing our wastes is local municipality's waste management units. They collect our wastes and manage recycling and disposal processes.

Water Intensity (m³)



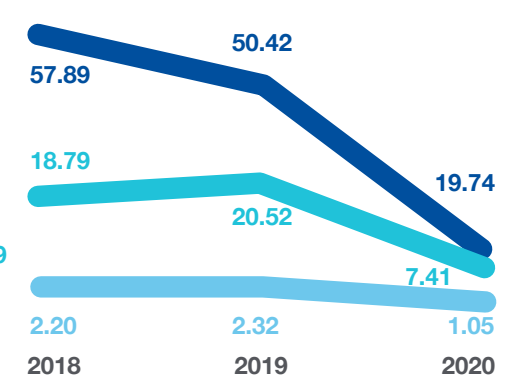
- per Number of Employees
- per Working Space (m²)
- per Premium Production (million TL)

Water Use (m³)



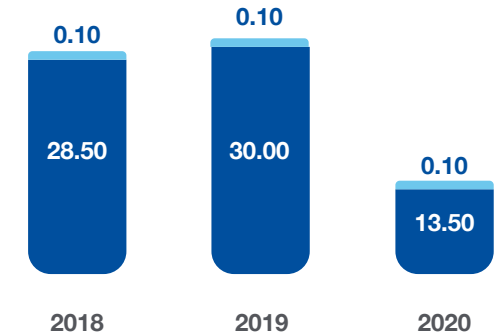
- Drinking Water
- Domestic Use

Waste Intensity (Kg)



- per Number of Employees
- per Working Space (m²)
- per Premium Production (million TL)

Waste Generation (tons)



- Non-Hazardous
- Hazardous



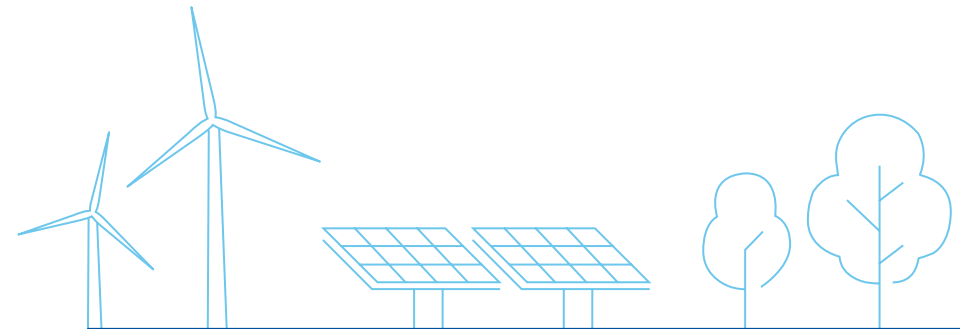
Insurance Products as a Game Changer

We believe, as an insurer, that our responsibility is to not only manage climate risks arising from our own operations, but also use insurance products and services to enable our corporate clients to adopt responsible business models and practices to support transition to a low carbon economy such as renewable energies, as well as to incentivize individual clients for their responsible consumption behavior.

Various insurance segment may generate positive value in terms of combatting the climate change. In our current practices, engineering insurance, fire and natural disaster insurance practices come to the forefront. These products help clients manage their climate related risks or various other sustainability risks by nature. However, our product composition, pricing or target audience choices may increase positive impact. For example, renewable energy generation is a focus sector for us not only business wise but also for its impact on transition to low carbon economy.

As a result of our focus on, renewable energy sector, we systematically increased our impact and market presence. In 2020, we have provided more than 202 renewable energy producers, such as solar power, wind power, hydropower, and geothermal power generators with a total of 486 policies warranting a total of 73.7 billion TL worth loss. For these policies, we made around 8 billion TL hazard payment.

In this respect, we want to increase our market presence in renewable energy industry and increase the proportion of renewables in our energy industry portfolio against fossil fuels. To increase our outreach and diversify our focus sectors to increase our positive climate impact, for the upcoming years we aim to communicate for with our clients and increase awareness on sustainability and the climate change. We also intend to incentives individual clients to prefer more responsible options in their purchasing decisions. For instance, we are working on campaigns to be implemented in 2021, aiming to incentives insurance clients who bought policies to insure their house which has energy efficiency certification.





Inclusive Workplace

As an insurance company, we believe the creativity and motivation of our employees are the key enablers of our **SUCCESS.**

Titles

- Gender Diversity and Equal Opportunities >
- Talent Development >
- Employee Safety, Health and Wellbeing >
- COVID-19 Response >





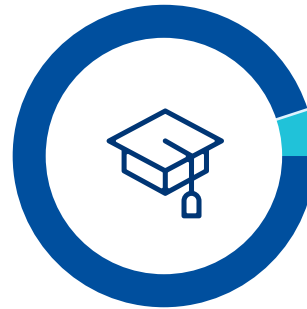
As an insurance company, we believe the creativity and motivation of our employees are the key enablers of our success. Being a responsible employer, we commit to provide a decent and safe workplace, where all employees are treated equally and fairly, and where they find a supportive environment to reach their potentials and excel in their career paths, thus ensuring that we are serving our core value of providing sustained peace of mind for better tomorrows for our employees. This commitment entails providing an inclusive workplace environment as amongst one of our top sustainability priorities

Gender diversity, equal opportunities, talent development, employee safety and wellbeing, are the main pillars that reflect our inclusive workplace culture. During the reporting period, after setting our priorities in terms of Sustainable Development Goals, namely SDG-3 Good Health and Wellbeing, SDG-4 Quality Education, and SDG-5 Gender Equality, we have remodeled our management structure and tools in these fields and made a significant progress.

First of all, main pillars of inclusive workplace focus have been managed in our organization. For instance, gender diversity, equal opportunities, talent development and employee wellbeing are managed by our Human Resources Department, whereas employee health and safety processes are managed by Procurement and Facility Management Department. In line with our sustainability management development plan, we have established a multifunctional working

Employee Demographics

Workforce by Education



● University	95%
● Secondary	4.9%
● Primary	0.1%

Workforce by Age Group



● 30-45	59%
● 18-30	33%
● 45+	8%

Senior Management by Age Group



● 45+	50%
● 30-45	50%

Mid-Level by Age Group



● 30-45	80%
● 45+	20%

group, namely ES-Improvers, responsible for designing our inclusive workplace management tools and organizational practices, as well as products and services to increase our impact. ES-Improvers, focused on establishing Eureko Sigorta's corporate policies on Gender Diversity and Equal Opportunities, as well as Employee Wellbeing.

Due to the nature of the issues, we deal in terms of inclusivity, our main objective is to improve our positive impact primarily within our own operations. However, gender diversity is a global concern. Hence, we would like to extend our impact out of our operations, through using our products and services as an enabler to support and incentivize women-owned businesses or gender equality. Therefore, on the one hand, we work on improving our strategic management tools, on the other hand we are seeking for the opportunities to develop relevant insurance products.

In the upcoming period, we will focus on drawing a brand-new risk and opportunity map for our inclusive workplace practices to define areas for improvement and set targets to maximize our impact in the upcoming terms.





Gender Diversity and Equal Opportunities

In today's business life, which is defined with a cutting-edge, global competition, creativity and focus of the workforce at every level plays a key role for the success.

To maintain this state of mind amongst the workforce, diversity and providing equal opportunities for all are vital. Because the most innovative ideas arise in groups of individuals with different cultures, backgrounds, education, not to mention gender.

Gender gap in business, unfortunately, is a global sustainability issue today. Even in the most developed markets, women have been held back for too long from reaching equal education and employment opportunities, from pursuing a career for various reasons. As a result, not only the discriminative nature of this structure is highly against today's human rights understanding, but also a huge opportunity loss for economies and business. Therefore, abolition of discriminative practices is a key priority both for establishing a global, sustainable development but also for business success.

When compared to other industries, we may accept that female employment rates are significantly higher in insurance sector. However, it does not necessarily mean that we do not experience any negative impacts within insurance sector. For this reason, we give utmost importance to manage these risks.

First of all, in line with our Gender Diversity and Equal Opportunities Policy, we recognize all relevant rights in UN Universal Declaration of Human Rights, related articles of International Labor Organization Conventions as well as Women Empowerment Principles and aim promote use of these rights.



[You may click here to check our corporate policies on gender equality equal opportunities.](#)





Workforce by Gender



● Female	58%
● Male	42%

Senior Management by Gender



● Male	64%
● Female	36%

Mid-Level by Gender



● Female	55%
● Male	45%



In order to establish gender diversity and equal opportunities in all our HR practices and processes, first all kinds of discriminations should be prevented. With this regard, we do not tolerate any form of discriminative behavior against our employees or stakeholders based on their race, religion, belief, philosophy, political views, social or marital status, gender, age or similar. Accordingly, we do not tolerate any form of harassment, mobbing or maltreatment against our employees. We have defined processes and channels for our employees to submit their grievances if such case occurs. During the reporting period only one allegation of discriminative behavior made. Legal actions have been taken to resolve this case. We are waiting for the court verdict, if there is a discriminatory behavior or not, to take necessary actions.

Our workforce demographics reflects the favorable status of gender gap in the insurance sector. As of 2020, female employees account for 58% of our total workforce which is 1% less than previous year. Since all our workforce consists of monthly-paid office workers, most of them are in management positions. Female managers account for 55% of the mid-level management category. When it comes to the senior management, female senior managers are 36% of total number of senior managers. During the year, female employees account for 55% of new recruits, and 56% of lay-offs.

Gender pay-gap is one of the main challenges in terms of global inclusivity issues. Unfortunately, gender is a

determinant aspect in remuneration in most geographies. In order to eliminate this risk, we adopt an equal pay for equal work policy which means unless they perform the same job, all employees receive the same salary. Differences in basic salaries may occur due to seniority. Thus, we use remuneration statistics as an indicator of gender equality.

A basic analysis of total annual net compensation of employees by gender shows us male employees receive 3% more than female employees. This is an insignificant difference for most cases. However, in our demographic structure where female employees account for the majority, this difference become virtually larger. This shows us, male employees hold more senior positions in the workforce. Hence, we need to take actions to ensure female employees have equal opportunities in their career path and receive required assistance. Therefore, ES-Improvers Working Group studies a set of applicable actions to improve career development opportunities for female employees.

We support gender diversity and equal opportunities not only for our own operations but for entire economy. For this purpose, we are studying possibilities to incentivize positive change through our products or services. As a first example for this, our product teams are working on a service package unique for female entrepreneurs. In this service to be implemented in 2021, upon their policy purchases, female entrepreneurs may benefit a unique assistance package specially designed to provide service to make business life easier for them.



Talent Development

Ensuring a workforce by quantity and by required competencies is of utmost importance.

If employing right people for the job is the first step of managing talents across the company, the second will be maintain a continuous personal and vocational development, especially considering that insurance is a highly regulated and fast changing industry.

Training programs are main tools for enhancing employees' competencies and professional capacity. Starting from the recruitment, we provide employees with various groups of trainings such as technical insurance trainings and system trainings as well as personal development and leadership trainings. We plan training activities annually in line with the business strategy and specific training needs of the units. Training programs are conducted both by internal trainers, and specialized institutions. As a subsidiary of Achmea, we also participate programs developed by them.

During the reporting period, we continued our employee training programs. However, training hours dropped significantly due to the COVID-19 pandemics.



EMPLOYEE TRAININGS	2018	2019	2020
Number of Participants	363	556	518
Total Training Hours (person hours)	32,197.5	26,043.3	14,616.8
Trainings per Employee (hours)	65.18	43.62	21.22

Employee Safety, Health and Wellbeing

As a responsible employer, we provide our employees with a safe workplace, protect employee health, and support their wellbeing.

Although insurance sector is not a high-risk industry in terms of safety, we attach utmost importance to health and safety measures. As insurers, we are essentially risk managers and we believe, minor or major, no risk should be left unmitigated. Furthermore, we cannot tolerate our employees suffer safety or health issues during their working hours due to unpreventable causes.

Our employee health and safety program is coordinated by Procurement and Facility Management Department by safety experts and workplace doctor. However strategic decision is made by our Health & Safety Committee, members of which are employer representatives, employee representatives, HR representative, Facility Management representative, safety experts and workplace doctor.



Our health and safety practices depend on an extensive risk assessment conducted by experts covering all operational locations. In line with regulatory requirements and risk assessments, we take necessary precautions such as improving physical conditions and providing required equipment, conducting employee trainings for awareness raising and increasing technical capacity, periodical healthcare controls reporting.

While employees can receive medical services on-site such as consultations, first aid for minor injuries, or basic controls, we also provide them with a private healthcare insurance program with an extended coverage in order to enable them to receive best in class healthcare service.

We attach importance to office ergonomics. We prefer office equipment providing required ergonomic features. We also provide specialized equipment for employees who require advanced ergonomic features.

Taking technical precautions is prerequisite but not enough to establish a safety environment. OHS trainings are important tools to keep health and safety awareness alive. For this reason, we periodically conduct OHS trainings. Despite COVID-19 restrictions

we continued our trainings in 2020. During the year, 60 employees took a total of 180 person hours of OHS training. Trainings includes courses on general health, safety, hygiene, avoiding addictions, personal protective equipment. In line with regulations first aid and emergency trainings are conducted. 1 employee per every 50 employees take courses to specialize in emergency intervention and 1 employee per every 20 employee take first aid courses from training specialists authorized by Ministry of Labor and Social Security. To avoid COVID-19 impacts on training activities, we developed online courses to be conducted in 2021.

As a result of all precautions taken and employee awareness, we did not experience any incident which cause loss time injury for the last 3 years.

We also focus on improving the wellbeing of employees. In that vein, during the reporting period we developed a brand-new Employee Wellbeing Policy. In line with this new policy we will not only improve our existing efforts such as supporting active life style and regular exercise through our sports facilities, but also but also develop new endeavors to enable our employees to enhance their quality of life, work/life balance, healthy life styles.

OHS TRAININGS

	2018	2019	2020
Number of Participants	337	131	60
Total Training Hours (person hours)	842.5	327.5	180





COVID-19 Response

In Turkey, the first cases of COVID-19 pandemics were emerged in the March 2020. We closely monitored the situation and took immediate action to protect primarily our employees from healthcare risks and our operation against continuity and financial resilience risks.

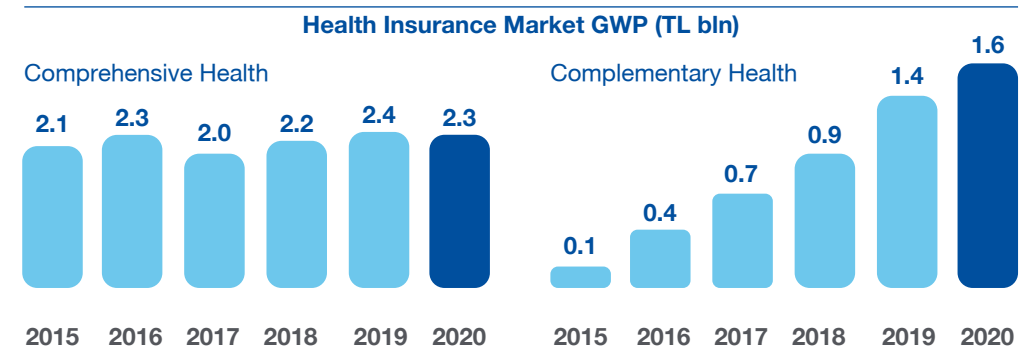
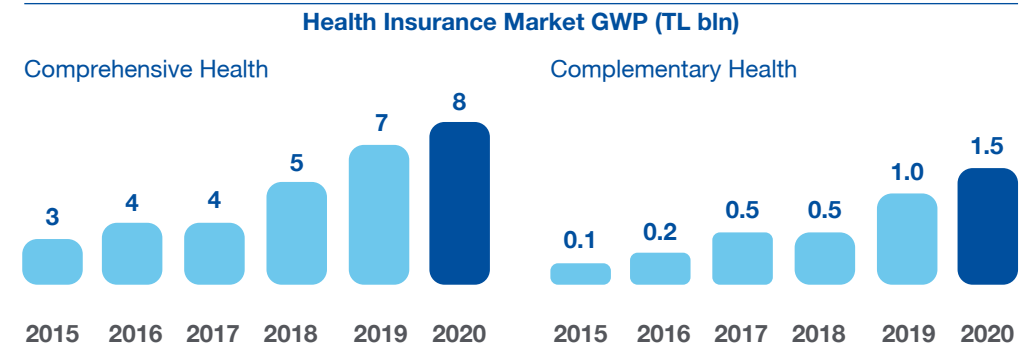
We quickly conducted a risk assessment with our experts and took organizational and sanitary precautions in our locations. We developed required IT infrastructures and applications to enable us to work from home without interruption. Not every employee has a necessary office equipment at their home or them require equipment with individualized ergonomic features. In that case, we provided their requirements at their home. As a health insurance provider, we already have healthcare assistance systems developed, we reorganized or service systems to better serve both for our clients as well as our employees. We closely monitored infection cases amongst our employees and their relatives, provided guidance.

Turkey has a world-class social healthcare system composed of very well-trained medical personnel and public and private institutions equipped with advanced medical technology both in terms of quantity and quality. However, our key stakeholders, healthcare service providers and medical employees, exposed to serious risks. Especially, private hospitals which are declared as pandemic response hospitals exposed to serious economic risk as well as healthcare risks for employees

due to high numbers of patients. Normally, healthcare insurance policies do not cover pandemics. Thus, healthcare institutions rely on governmental payments, which covers only a fraction of costs, and payments made by patients. However, without a coverage, hospitalization costs become less affordable for most.

Starting from that, Turkish health insurance sector actors made an exemplary decision to cover COVID-19 healthcare costs. In order to support public finance of healthcare costs and give a feeling of confidence to our stakeholders, we also included COVID-19 costs to our policy plans. As of December 2020, Eureko Sigorta paid 1.8 million TL COVID-19 treatment costs of our clients, where payment of whole sector reached to 105 million TL.

For supporting medical costs of the medical personnel, we launched several products and services campaigns to provide them with more affordable insurance plans. We provided free assistance services for medical personnel of our more than 450 contracted hospitals. On the other hand, COVID-19 had negative economic impacts on most people. For that



reason, we provided 3 months' extension for policy fee payments. Moreover, in case of failing to pay installments of policy fees, we didn't stop provision of payments for our clients' healthcare costs.

COVID-19 crisis showed most individual the importance of health insurance coverage even if they are covered by the social healthcare system. As an affordable

alternative, complementary insurance plans took attention of customers even more. In 2020 health insurance policy production increased by 20.8 and reached to 10 billion TL, where it was around 8 billion TL in 2019. Insured individuals increased by 25% and reached to 1.6 million individuals for complementary plans and to 2.3 million individuals for private health insurance.

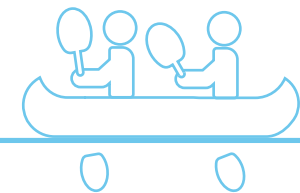


Our Ambition to Embed Sustainability in All Areas of our Business

In accordance with our corporate motto “providing a sustained peace of mind for better tomorrows”, in our sustainability effort, we aim to embed sustainability into our business, generate sustainable insurance practices most definitely products and services.

Titles

- Bringing Sustainability to Small and Micro Farmers >
- Supporting Good Health and Well-Being >
- Insurance in Digital Era >





We believe sustainable insurance practices generate mutual benefit for both insurers and society. Sustainable insurance supports sustainable development, policy fees generated support insurers' business success which is eventually transferred to sustainable investment that support sustainable development even further.

As an insurer, we strive to ensure that all of our products or services generate sustainable value for society. Whether it be in health products and service or in our active endeavors to become the leading digital insurance company in Turkey, we continue to evaluate opportunities to provide sustainable solutions to all of our stakeholders.



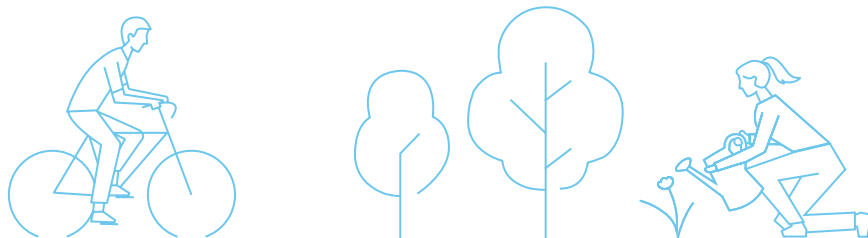
Bringing Sustainability to Small and Micro Farmers

In Turkey, the first cases of COVID-19 pandemics were emerged in the March 2020. We closely monitored the situation and took immediate action to protect primarily our employees from healthcare risks and our operation against continuity and financial resilience risks.

We quickly conducted a risk assessment with our experts and took organizational and sanitary precautions in our locations. We developed required IT infrastructures and applications to enable us to work from home without interruption. Not every employee has a necessary office equipment at their home or they require equipment with individualized ergonomic features. In that case, we provided their requirements at their home. As a health insurance provider, we already have healthcare assistance systems developed,

we reorganized our service systems to better serve both for our clients as well as our employees. We closely monitored infection cases amongst our employees and their relatives, provided guidance.

Turkey has a world-class social healthcare system composed of very well-trained medical personnel and public and private institutions equipped with advanced medical technology both in terms of quantity and quality. However, our key stakeholders, healthcare service providers and medical employees, exposed to serious risks. Especially, private hospitals which are declared as pandemic response hospitals exposed to serious economic risk as well as healthcare risks for employees





Supporting Good Health and Well-Being

Health insurance products supports SDGs in multiple ways, such as including low-income individuals to healthcare system in terms of availability and affordability, supporting vaccination, blood, organ or tissue donation, informing individuals both chronic or transmissible diseases, guiding them to take protective actions as well as supporting social healthcare systems by lowering their costs, supporting healthcare institutions and professionals.

In that sense, our complementary health insurance plans come into the forefront. These plans provide individuals in the social security system to benefit extended services with an extra fee that is way lower than private health insurance plans.

In our practice, all individuals covered in social security system between the age of 0-69 can buy a complementary plan, to receive benefits which are not covered social healthcare system. This way, low-income individuals are covered with a larger plan, social security system costs reduce, insurance system generates income too. That is why, it is supported by government and listed in 5-year development plans in Turkey. In line with the development plans, it is expected that complementary plans will be incentivized by the government and a better harmonization between different healthcare institutions will be established. On the other hand, increase in the number of insured individuals is also important for providing better healthcare services for an aging society.

Through our health plans, we support protective healthcare practices such as vaccination. Vaccination practices today protects individuals from a large number of diseases, improves quality of life and reduce severe illness and death risks significantly. For these reasons our plans cover all childhood terms vaccinations and even more customized vaccination plans upon demands of families or corporate insurance plan responsible.

Influenza, as a frequently experienced disease, usually underestimated. Every year millions of people are exposed, and thousands die because of it. In most common cases, it reduces quality of life for time of exposure and cause loss of labor too. With and accompanying disease it may cause more harm than expected. For this reason, we organize influenza vaccination campaigns especially in crowded workspace and provide protective medicine service.

Organ transplantation is one of the major healthcare risks. In order improve confidence on the health insurance system, we cover transplantation costs just as artificial extremity applications in case of an organ loss. We support communication campaigns to increase awareness on organ, tissue, or blood donation.

For corporate plan clients, we act as a solution provider. Not only we provide insurance plans to them but also provide on-site insurance services, workplace

health and training trainings, physiotherapy services, psychologic support, sight, and hearing screenings.

We conduct exemplary practices in our sector to support clients and increase insurance literacy and their confidence on the insurance system. For instance, besides healthcare costs, we support our clients for their indirect losses as well. We financially support our clients when they

need most, such as during their cancer treatment, when they have a newborn baby, when they had a surgery. Some of our clients are covered by both social security and private insurance plans. When they prefer using their social security coverage in university hospitals instead of using their private plan in a private hospital, we pay them a cash return because they didn't use their private plan.





Insurance in Digital Era

Insurance services highly procedural and depends on multiple confirmations, data checks. The digitalization and smart systems provide efficiency in insurance process. In that vein, we also employ these technologies for our service processes, conduct research for new applications and provide customer-oriented products and services.

Underwriting is a critical process for us. To conduct this process efficiently and to generate consistent outcomes, we use a smart system for risk assessment during underwriting. Thus, we approve provisions faster and with less human effort.

As an extension to our artificial intelligence investment, we work on employing robotic technologies in service processes. Through robotic systems, we digitalize repeating operation in a process, we design leaner and flexible hazard payment processes with less human interaction.



Doost: Digital Service Beyond Insurance

As the first digital road assistance platform in Turkey, Doost has been found to support individuals to overcome daily life challenges and improve their quality of life. Doost provides clients with simpler, customized digital services instead of complex processes and binding commitments.

Starting with vehicles, in the long run, Doost will focus basic insurance fields such as home and healthcare.

In its first year in operation, Doost focused on providing necessary assistance services during the COVID-19 crisis. For instance, Doost, acknowledging the self-sacrifices made by medical personnel, hence tried to facilitate their life with a unique free of charge, assistance service for medical professionals. For those who put their life on the line to save others, at least, we could handle their mobility challenges. In this practice, besides road assistance services, we provided them with private driver services, car maintenance, tire change or car examination services to let them stay at home more with their family.

Next step for Doost is to develop a subscription model to provide continuous support to clients.





Performance Data

FINANCIAL & OPERATIONAL PERFORMANCE	2018	2019	2020
Premium Production (million TL)	1.522,30	1.466,82	1.836,04
<i>Accident</i>	38,28	60,44	56,47
<i>Health</i>	152,99	77,60	128,70
<i>Motor Vehicles</i>	270,81	286,52	291,12
<i>Aircrafts</i>	4,31	84,00	2,44
<i>Marine Vessels</i>	13,77	12,97	17,25
<i>Transportation</i>	30,71	26,48	36,30
<i>Fire and Natural Disasters</i>	554,29	542,34	749,58
<i>General Loses</i>	234,58	239,14	305,93
<i>Motor Vehicles Liability</i>	146,65	135,16	155,31
<i>Aircrafts Liability</i>	6,09	6,48	8,63
<i>General Liability</i>	40,41	46,18	51,54
<i>Credit</i>	2,22	2,06	1,71
<i>Financial Loses</i>	24,52	23,64	28,00
<i>Legal Protection</i>	2,65	2,96	3,07
Technical Profit (million TL)	79,13	122,81	101,65
EBITDA (million TL)	69,29	121,84	111,85
Net Debt (million TL)	0,00	0,00	0,00
Return on Equity (million TL)	0,07	0,13	0,10
Total Assets (million TL)	1.920,61	2.132,38	2.439,64
Direct Economic Value Generated (million TL)	-	1.466,82	1.836,04
Direct Economic Value Distributed (million TL)	-	405,77	541,58
<i>Operational Costs</i>	-	166,02	224,79
<i>Salaries & Employee Benefits</i>	-	123,34	148,40
<i>Dividend Paid</i>	-	0,00	0,00
<i>Tax Paid</i>	-	116,28	168,20
<i>Donations & Sponsorships</i>	-	0,14	0,19
Direct Economic Value Retained (million TL)	-	1.061,05	1.294,46
Incentives Received From the Government (million TL)	0,00	0,00	0,00

FINANCIAL & OPERATIONAL PERFORMANCE	2018	2019	2020
Ratio of Salaries to National Minimum Wage by Gender (%)			
<i>Female</i>	-	103,00	109,00
<i>Male</i>	-	108,00	113,00
Gender Pay Gap (Male to Female Median Salaries) (%)	-	28,60	28,18
Number of Agencies & Brokers	431,00	501,00	538,00
<i>Agencies</i>	370,00	437,00	470,00
<i>Brokers</i>	61,00	64,00	68,00
Customer Satisfaction Rate (%)	30,00	39,00	44,00

ENVIRONMENTAL PERFORMANCE	2018	2019	2020
Direct Energy Consumption (kWh)			
<i>Natural Gas</i>	377.624,24	428.334,48	409.246,32
<i>Diesel</i>	1.987.448,91	2.003.278,45	1.282.665,10
<i>Gasoline</i>	35.040,00	36.792,00	26.280,00
Indirect Energy Consumption (kWh) - Electricity	1.060.417,00	1.258.553,00	883.550,00
Total Energy Consumption (kWh)	3.460.530,15	3.726.957,93	2.601.741,42
Energy Intensity			
<i>per Employee (kWh/number)</i>	7.005,12	6.242,81	3.776,11
<i>per Office Space (kWh/m2)</i>	266,19	286,69	200,13
<i>per Premium Production (kWh/million TL)</i>	2.273,23	2.540,85	1.417,04
GHG Emissions (Ton CO2e)	1.821,82	1.927,27	1.145,01
<i>Scope 1</i>	761,51	778,24	527,86
<i>Scope 2</i>	569,79	676,26	474,76
<i>Scope 3</i>	490,51	472,77	141,39
GHG Emission Intensity (Scope1 + Scope2)			
<i>per Employee (Ton CO2e/number)</i>	2,69	2,44	1,46
<i>per Office Space (Ton CO2e/m2)</i>	0,13	0,14	0,08
<i>per Premium Production (Ton CO2e/million TL)</i>	0,87	0,99	0,55



ENVIRONMENTAL PERFORMANCE	2018	2019	2020
Water Consumption (m3)	162.150,00	169.968,00	47.725,00
Wastewater Discharge (m3)	5.400,00	5.808,00	2.904,00
Water Intensity			
per Employee (m ³ /number)	328,24	284,70	69,27
per Office Space (m ³ /m ²)	12,47	13,07	3,67
per Premium Production (m ³ /million TL)	106,52	115,88	25,99
Waste Generation (Ton)	28,60	30,10	13,60
Non-Hazardous	28,50	30,00	13,50
Hazardous	0,10	0,10	0,10
Waste Intensity			
per Employee (Kg/number)	57,89	50,42	19,74
per Office Space (Kg/m ²)	18,79	20,52	7,41
per Premium Production (Kg/million TL)	2,20	2,32	1,05

SOCIAL PERFORMANCE	2018	2019	2020
Employee Trainings			
per Number of Participants	363,00	556,00	518,00
per Total Training Hours (personhours)	32.197,50	26.043,30	14.616,80
per Employees (Hours/employee)	65,18	43,62	21,22
OHS Trainings			
per Number of Participants	337,00	131,00	60,00
per Total Training Hours (personhours)	842,50	327,50	180,00
Number of OHS Committee	1,00	1,00	1,00
Number of OHS Committee Members	15,00	15,00	15,00
Number of Employee Representatives in OHS Committee	7,00	7,00	7,00
Injury Rate	0,00	0,00	0,00
Lost Time Injury Rate	0,00	0,00	0,00
Occupational Disease Rate	0,00	0,00	0,00
Fatalities	0,00	0,00	0,00

EMPLOYEE DEMOGRAPHICS	2018	2019	2020
Total Workforce (number)			
Direct Employment	494	597	689
Female	291	351	398
Male	203	246	291
Indirect Employment			
Female	4	11	36
Male	1	2	16
Direct Employment by Category (number)			
Monthly Paid Employees	494	597	689
Female	291	351	398
Male	203	246	291
Hourly Paid Employees	0	0	0
Direct Employment by Contract Type (number)	499	610	741
Indefinite-term Contract	494	597	689
Female	291	351	398
Male	203	246	291
Definite-term Contract	5	13	52
Female	4	11	36
Male	1	2	16
Direct Employment by Education Level (number)			
Primary	1	1	1
Secondary	28	32	36
University	470	573	679
Direct Employment by Age Group (number)			
Female			
18-30	-	-	178
30-45	-	-	244
45+	-	-	21
Male			
18-30	-	-	73
30-45	-	-	199
45+	-	-	40



EMPLOYEE DEMOGRAPHICS	2018	2019	2020
Senior Management Structure (number)	-	-	36
Female	-	-	13
18-30	-	-	0
30-45	-	-	9
45+	-	-	4
Male	-	-	23
18-30	-	-	0
30-45	-	-	9
45+	-	-	14
Mid-Level Management Structure (number)	-	-	113
Female	-	-	62
18-30	-	-	0
30-45	-	-	52
45+	-	-	10
Male	-	-	51
18-30	-	-	0
30-45	-	-	38
45+	-	-	13
Employee Hires (number)	80	111	131
Female	44	67	72
Male	36	44	59
Employee Leaves (number)	109	94	102
Female	67	50	57
Male	42	44	45
Employees on Parental Leave	26	13	18
Female	26	13	18
Male	0	0	0
Employees Returned From Parental Leave	22	12	9
Female	22	12	9
Male	0	0	0
Female Employees Under Employment 12 Months After Maternal Leave (number)	22	12	9
Employees Covered by Collective Bargaining Agreements (number)	0	0	0
Employees with Disabilities (number)	-	-	14
Female	-	-	4
Male	-	-	10

GRI Content Index

GRI LOGO AREA

Disclosures	Descriptions and Page Numbers	Omissions
102-1	About the Report (p.1)	
102-2	About Eureko Sigorta (p.6-8)	
102-3	Contacts (p.39)	
102-4	About the Report (p.1); About Eureko Sigorta (p.9)	
102-5	About Eureko Sigorta (p.8)	
102-6	About Eureko Sigorta (p.8-10)	
102-7	About Eureko Sigorta (p.8), Employee Demographics (p.38)	
102-8	Performance Data (p.38) Eureko Sigorta operations do not contain business lines which have seasonal variations in terms of employment. Employee demographics data calculations are based on number of employees by the year end.	
102-9	Since Eureko Sigorta is a financial company, we assume have a very lean supply chain structure which may be grouped as suppliers which provide services for our operations and business partners which we provide services to our client together. First group of suppliers composed of companies which provide services such as facility management, catering, transportation, cargo, car rental etc. These suppliers are all medium or large size local companies and they are few in number. When it comes to business partners, they are mostly assistance, maintenance and healthcare service providers which have a diverse structure varying from individuals and small scale companies (such as medical doctors, pharmacies, mechanics, experts) to medium and large scale companies and institutions (such as hospitals, assistance companies). Business partners represent the largest portion of our suppliers by number. For instance, we worked with more than 5.200 healthcare service providers in 2020.	
102-10	Insurance in Digital Era (p.34)	
102-11	Internal Audit, Risk Management and Internal Control Activities (p.11); Insurance Products as a Game Changer (p.23); Our Ambition to Embed Sustainability in All Areas of our Business (p.32)	
102-12	Eureko Sigorta publicly endorses Sustainable Development Goals, Women Empowerment Principles, UNGC Principles, UN Universal Declaration of Human Rights and International Labour Organization Conventions.	
102-13	Eureko Sigorta is a member of several institutions such as Turkish Motor Insurers' Bureau, Insurance Association of Turkey, Istanbul Chamber of Commerce, Dutch Business Association, Agricultural Insurance Pool	
Strategy		
102-14	Interview with the Executive & Sustainability Leadership (p.2-4)	
102-15	Eureko Sigorta and Sustainability (p.13-14)	
Ethics and Integrity		
102-16	Purpose, Strategy and Values (p.7)	
102-17	Mechanisms for guidance and concerns are developed within the company and modality of applications are describe in Eureko Sigorta Ethical Principles Policy. In line with the policy, HR Department is responsible for guidance and Compliance Officer is responsible for grievances.	
Governance		
102-18	Board & Executive Committee Structure (p.10); Sustainability Governance Structure (p.16-17)	
Stakeholder Engagement		
102-40	Stakeholder Engagement Channels (p.18)	
102-41	Performance Data (p.37)	
102-42	Stakeholder Engagement Channels (p.18)	
102-43	Including Stakeholders into Sustainability Governance (p.18)	
102-44	Most common requests raised by our stakeholders are information requests about the company, financial performance and policy production. These information are shared through various channels according to the stakeholder groups. Apart from that our clients are commonly contacts us for service renewal, onboarding or calculation through client services channels.	

"For the Materiality Disclosures Service, GRI Services reviewed that the GRI Content index is clearly presented and the references for Disclosures 102-40 to 102-49 align with appropriate sections in the body of the report. This services has been performed through English version of this report."



Disclosures	Descriptions and Page Numbers	Omissions
Reporting Practices		
102-45	Both Eureko Sigorta A.Ş. and its subsidiary Doost are included within the scope of the report	
102-46	About the Report (p.1), Eureko Sigorta and Sustainability (p.13); Both Eureko Sigorta A.Ş. and its subsidiary Doost are included within the boudary of sustainability priorities.	
102-47	Eureko Sigorta and Sustainability (p.13)	
102-48	Eureko Sigorta Sustainability Report 2020 is the first report published by the company.	
102-49	Eureko Sigorta Sustainability Report 2020 is the first report published by the company.	
102-50	About the Report (p.1)	
102-51	Eureko Sigorta Sustainability Report 2020 is the first report published by the company.	
102-52	About the Report (p.1)	
102-53	Contacts (p.53)	
102-54	About the Report (p.1)	
102-55	GRI Content Index (p.37-38)	
102-56	Data disclosed in this report are not audited for the purpose of this report.	

Material Issues

Standard	Disclosures	Descriptions and Page Numbers	Omissions
Climate Stewardships			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Eureko Sigorta and Sustainability (p.12-17), Climate and Environment (p.20-23)	
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.12-17), Climate and Environment (p.20-23)	
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.12-17), Climate and Environment (p.20-23)	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Performance Data (p.35)	
	302-3 Energy intensity	Performance Data (p.35)	
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Climate and Environment (p.22), Performance Data (p.36)	
	303-2 Management of water discharge-related impacts	Climate and Environment (p.22), Performance Data (p.36)	
	303-3 Water withdrawal	Climate and Environment (p.22), Performance Data (p.36)	
	303-4 Water discharge	Climate and Environment (p.22), Performance Data (p.36)	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Climate and Environment (p.21), Performance Data (p.35)	
	305-2 Energy indirect (Scope 2) GHG emissions	Climate and Environment (p.21), Performance Data (p.35)	
	305-3 Other indirect (Scope 3) GHG emissions	Climate and Environment (p.21), Performance Data (p.35)	
	305-4 GHG emissions intensity	Climate and Environment (p.21), Performance Data (p.35)	
GRI 306: Wastes 2020	306-1 Waste generation and significant waste-related impacts	Climate and Environment (p.22), Performance Data (p.35)	
	306-2 Management of significant waste-related impacts	Climate and Environment (p.22), Performance Data (p.35)	
	306-3 Waste generated	Climate and Environment (p.22), Performance Data (p.35)	

Standard	Disclosures	Descriptions and Page Numbers	Omissions
Embedding Sustainability into Business			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Eureko Sigorta and Sustainability (p.12-17), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-34)	
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.12-17), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-34)	
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.12-17), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-34)	
GRI 201: Economic Performance 2016	201-4 Financial assistance received from government	Performance Data (p.35)	
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	COVID-19 Response (p.30); Our Ambition to Embed Sustainability in All Areas of our Business (p.32-34)	
GRI 207: Tax 2019	207-4 Country-by-country reporting	Performance Data (p.35)	
Health and Wellbeing			
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Eureko Sigorta and Sustainability (p.12-17), Employee Safety, Health and Wellbeing (p.28-29); COVID-19 Response (p.30)	
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Safety, Health and Wellbeing (p.28-29); COVID-19 Response (p.30)	
	403-3 Occupational health services	Employee Safety, Health and Wellbeing (p.28-29); COVID-19 Response (p.30)	
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Safety, Health and Wellbeing (p.28-29); COVID-19 Response (p.30); Performance Data (p.36)	
	403-5 Worker training on occupational health and safety	Employee Safety, Health and Wellbeing (p.29); Performance Data (p.36)	
	403-9 Work-related injuries	Employee Safety, Health and Wellbeing (p.28-29); Performance Data (p.36)	
	403-10 Work-related ill health	Employee Safety, Health and Wellbeing (p.28-29); Performance Data (p.36)	
Gender Diversity and Equal Opportunities			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Eureko Sigorta and Sustainability (p.12-17), Inclusive Workplace (p.25-28)	
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.12-17), Inclusive Workplace (p.25-28)	
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.12-17), Inclusive Workplace (p.25-28)	
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Performance Data (p.35)	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Performance Data (p.37)	
	401-3 Parental leave	Performance Data (p.37)	
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Talent Development (p.28), Performance Data (p.36)	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Performance Data (p.36-37)	
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Gender Diversity and Equal Opportunities (p.27)	



Contacts

For your information requests about Eureko Sigorta Sustainability Report 2020 and our sustainability practices you can get in touch with us.

To get in touch with Eureko Sigorta Sustainability Management:

sustainability@eurekosigorta.com.tr

T: +90 212

F: +90 212

Address:

EUREKO SIGORTA A.Ş. HEADQUARTERS

Altunizade Mahallesi

Ord. Prof. Fahrettin Kerim Gökay Cad.

No:20 34662 Üsküdar / İstanbul

Sustainability Advisor & Design:



www.kiymetiharbiye.com

LEGAL DISCLAIMER

Eureko Sigorta Sustainability Report (Report) has been prepared by Eureko Sigorta A.Ş. ("Eureko Sigorta") in accordance with GRI Standards. All information and opinions contained in this report that do not qualify as complete are provided by Eureko Sigorta and have not been independently verified for the purpose of this report. This report has been prepared for informational purposes only and is not intended to form the basis for any investment decision. The information contained in this report does not constitute any offer or single part of the sale of Eureko Sigorta shares, or an invitation to such a sales process, and no such legal relationship has been established with the publication of this report. All information and related documents contained in this report at the time of preparation are believed to be correct, and the information is disclosed in good faith and is based on reliable sources. However, Eureko Sigorta makes no representations, warranties or commitments regarding this information. Accordingly, Eureko Sigorta or any of its affiliated companies or their board members, consultants or employees are not responsible for any information or communication transmitted within the scope of this report, or any loss or damage that a person will suffer directly or indirectly as a result of information based on or absent from the information contained in this report.



www.eurekosigorta.com.tr