



# Sustainability Report 2021





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## About the Report

After adopting the “sustainable insurance” as core pillar of our business strategy, we launched an exemplary transformation program in 2020. Through this program, we rethink our corporate policies, strategies, and our value chain in order to be distinguished as a sustainable insurance provider with our operations, products and services.

In our second sustainability report, we aim to share our experiences in developing our sustainability management structure, the performance we achieved regarding our priorities and our future perspectives with our stakeholders.

This report has been prepared in accordance with the 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 UN Sustainable Development Goals that we prioritized. The scope of Eureka Sigorta 2021 Sustainability Report consists of the activities carried out by Eureka Sigorta A.Ş. in Türkiye between January 1, 2021 - December 31, 2021.

You can find the PDF version of this report on [www.eurekosigorta.com.tr](http://www.eurekosigorta.com.tr). Please share your views and suggestions about Eureka Sigorta 2021 Sustainability Report and our sustainability practices via [ESSurdurulebilirlik@eurekosigorta.com.tr](mailto:ESSurdurulebilirlik@eurekosigorta.com.tr).





# Reviews of the Leadership



## “Changing World - Changing Insurance Sector” Opening remarks by Uco Vegter, CEO Eureko Sigorta

In 2021, it became evident, that climate change will be the global trigger of today, bringing many Environmental, Social and Governance (ESG) risks and opportunities. Both the public and private sector have the responsibility to fight against climate change and include related actions in their long - and short-term strategies.

The damage caused by extreme weather circumstances because of climate change, such as severe droughts, storms and floods, has a major negative effect on the quality of life of citizens. As an insurance company, we are well placed to help our customers to be better prepared

for these new challenges. Apart from advice, we increasingly use other mechanism such as financial compensation that accelerates recovery after major disasters, lower premiums for customers with better practices for example using electric vehicles and incentives for customers that invest in mitigating effects of climate risks, like strengthening roofs to ward off hailstorms.

As Eureko Sigorta, we seek to not only protect our customers from the impact of climate change but also seek to play an active role in reducing the carbon emission. Reducing carbon emissions through sustainable energy investments, carbon footprint management and playing an active role in the transition to a low carbon economy are increasingly integral part of our strategies. To this end, it is



Uco Vegter

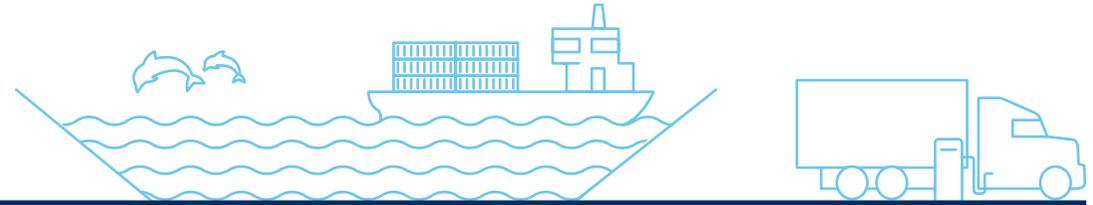
crucial to cooperate with regulators, partners, data analysts and customers for exchanging information and

reforming the insurance solutions in our portfolios. This way, we can set an example for all other businesses to realize a sustainable way of working.

However, sustainability is more than just climate. Following the ESG principles is the key to make sustainability measurable and comparable, also internationally. This requires looking at environmental aspects, social aspects and aspects of Governance and transparency. In this sense, our 2021 Sustainability Report summarizes how Eureko Sigorta paves the road to reduce our carbon emissions, adapts to the changing climate and its effects, find solutions for loss and damage management, creates new financing models that support the transformation economy and works on social wellbeing, starting from 2020 and aiming to reach all our targets by 2030.



# Reviews of the Leadership



## “Our Response to this Change – Our Sustainability Ambitions” Damla Hendriks, CFO Eureka Sigorta

For us, sustainability means keeping the promise of “continuous peace of mind for better tomorrows” for everybody in our impact area. This promise is the driving force of Eureka Sigorta's operations and services. Sustainability however, is a very broad subject that needs deep evaluation in many areas. That is why we take it as a journey, not a project. Aiming to be the insurance solution provider of businesses that adopt sustainable and responsible business models, we started with identifying sustainability risks and opportunities in our own activities, understanding expectations of our internal and external stakeholders. With climate changing rapidly, taking action can no longer be a voluntary action. In 2021, Türkiye, like many

countries in the world, experienced devastating natural disasters, from forest fires that raged across the country to floods that ravaged the Black Sea region. We needed to take action to make an impact on at least one of these communities. Our Sustainability Team launched an in-house employee fundraising and we donated irrigation pipes to restart agricultural activities in the region.

Reacting to environmental consequences alone however, does not meet our impact goal. While our business has a less direct impact on the environment than other industries, we need to address the impacts of our activities, products and services. This year, for the first time, we balanced our emissions with the carbon-offset method, and identified areas to work on. We are now planning how to minimize our operational carbon footprint to achieve a net level of positive impact



Damla Hendriks

in the long run. As our products and services may be our biggest influencers on increasing our positive impact, we build business models and continue our awareness efforts to support our

customers in making responsible and sustainable choices.

The outcome of these experiences helped shape our 2030 targets:

- ES will preserve its Carbon Neutral status and aim climate-neutral (Net Zero) business operations by 2030.
- ES will increase its Green Investments to 5% by 2030.
- ES will support Sustainable & Green Financing in Agro Business.
- Ensure that the principles of Climate & Gender Equality principles are followed by 2025.
- Eureka Sigorta's sustainability initiatives and take action in their area of impact.

In this report, we would like to inform you about what we learned so far, how we prepare ourselves for the upcoming years and our road towards our 2030 targets.



# Reviews of the Leadership



## “Our Progress and Challenges – 2021 in Detail” *Nihal Özge Kılınç, Sustainability Program Coordinator Eureka Sigorta*

As a player in a risk-minded industry, Eureka Sigorta’s approach to sustainability is thinking systematically and building up the program from ground to upwards. In 2020, we have determined our focus, established our basic policies and organization. We also mapped our carbon footprint for the first time and explored how we can work towards 17 UN Sustainable Development Goals. 2021 was the beginning of embedding sustainability in our core business; our Working Groups and Sustainability Committee were established, their trainings were completed and first meetings were held. Internally, we



Nihal Özge Kılınç

decided to “neutralize” our carbon emissions from 2020, taking this as an initiation act and not as a final resolution. Therefore, whilst we offsetted our emissions, we contracted purchasing

«green» energy for our internal consumption for the coming years. Following the wildfires, we experienced what our community expect from businesses; they expect us not to plant trees, but take impactful action. With the efforts of our colleagues in the affected area, we were able to find out the real need and donated irrigation pipes to restart agricultural activities, in coordination with the local municipalities. This was also a key indicator for the importance of partnerships; In order to create a real impact, we all require working with right partners, in close collaboration.

For other possible cooperation, partnerships with Achmea, Garanti BBVA and NGOs were initiated. As mobility is a developing area in Türkiye, with the new habits developed following Covid-19 restrictions, we participated in the micro-

mobility workshop “ThinkBike”, with the larger endeavor to increase micro-mobility and reduce carbon emissions in Istanbul.

At group level, we started discussing the next steps in sustainability to align with Achmea’s principles and other operational companies in Greece, Slovakia and Canada. Here, we took the lead with Achmea in creating a collaboration space.

This year, we ran our first product trial on EVs and introduced discounts for them, received positive feedback and sales results. This outcome encouraged our departments to work on other products in the following years.

Parallel to all these developments, we published our first Sustainability Report, sharing our approach and initial status with all our stakeholders.

# About Eureko Sigorta





# Our History

Founded in 1989 as AGF Garanti Sigorta, our company renamed as Eureka Sigorta, after Eureka B.V (today known as Achmea) taking over 80% shares from Garanti Bank in 2007. With this, Eureka Sigorta became a member of Achmea, a Netherlands-based insurance partnership that operates in 4 European countries, Canada and Australia with its nearly 16,000 employees. In 2011, Eureka Sigorta became 100% Achmea subsidiary.

**We define ourselves as a pioneer in bancassurance, operating in all non-life branches with best-in-class claims management.**

For us, bancassurance is not an alternative distribution channel, but our area of expertise. Our strong cooperation with Garanti BBVA, having a widespread domestic distribution network, enables us to reach hundreds of thousands of customers and to become one of the most effective bancassurers in Türkiye. In addition to our bank distribution channel, we also work with a nationwide network of distinguished agencies and brokers. Along our long-established relations with international reinsurers, we also carry out our activities in close cooperation with national reinsurance companies.

# Purpose, Strategy and Values

As Eureka Sigorta, we are proud with our stable and sustainable performance even in the most difficult economic periods of our country, enabled by effective marketing strategy, customer satisfaction-oriented service approach, capability in risk assessment, expertise in claims management and commitment to our values. These all serve our ambitious purpose; “Creating a sustained peace of mind for better tomorrows”.

As moving towards this purpose, our strategy is becoming a company, which puts customer focus at the top of its strategy, creates value for its customers with the best-in-class customer interaction, and offers solutions beyond standard products, but for the needs of its customers. From our point of view, this is only possible with innovative products & services, agile governance mechanisms and an up-to-date way of working. These include data-driven decision-making, having an integrated ecosystem of business partners, providing a unified experience to our customers at all our channels, digitalization and adopting a new, agile way of working, which incorporates sustainability.



## Corporate

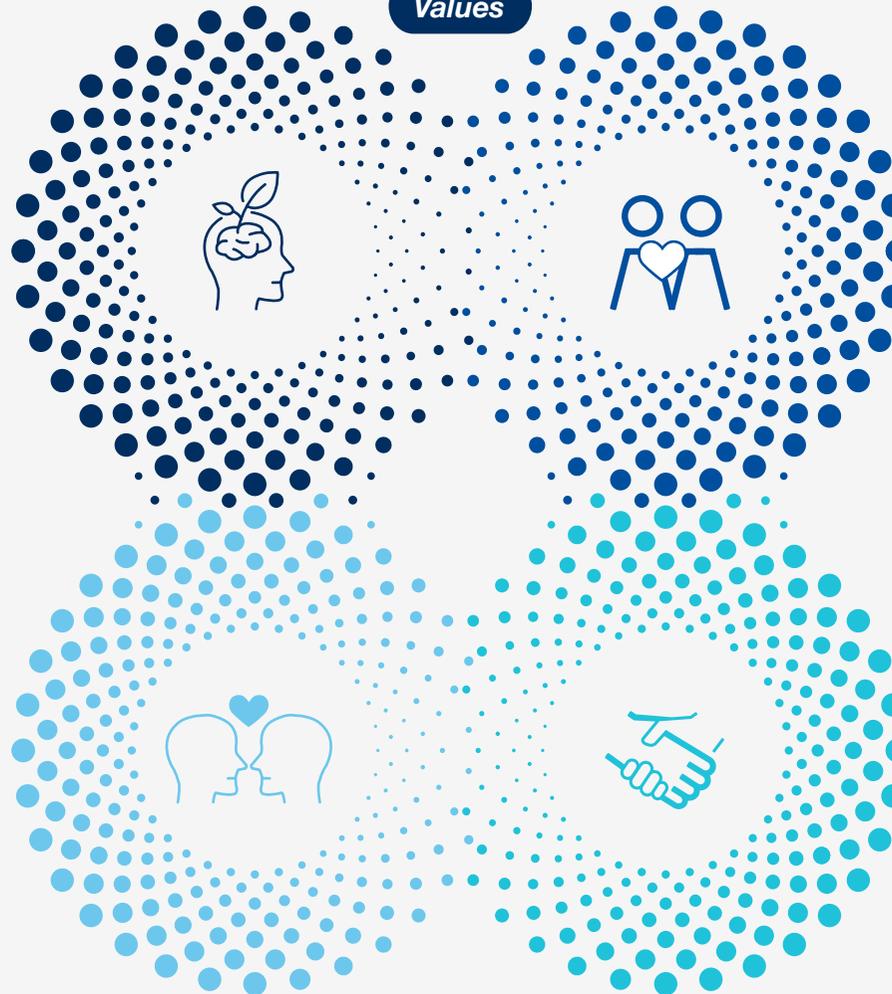
### Values

#### 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.



#### 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 customers at the highest level.

#### SINCERITY

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

### Values

We are aware that company cultures and values keep purposes and strategies alive. Therefore, we take the utmost care for embracing our values; Empathy, Sincerity, Simplicity, and Unity, and approach our customers, business partners, as well as each other in light of these.



**In all our operations, we act in integrity and adopt globally recognized ethical principles. Our Ethical Principles Policy on our corporate website.**



# Eureka Sigorta in Numbers

Financial Summary (million TL)	2019	2020	2021
Premium Production (million TL)	1,466.82	1,836.04	2,565.44
Technical Profit	122.81	113.4	31.5
Return on Equity (%)	19.2	18.1	28.4
Total Assets	2,132.38	2,439.64	3,520.17

## Shareholding Structure



As of 31 December 2021, 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.

## Premium Production

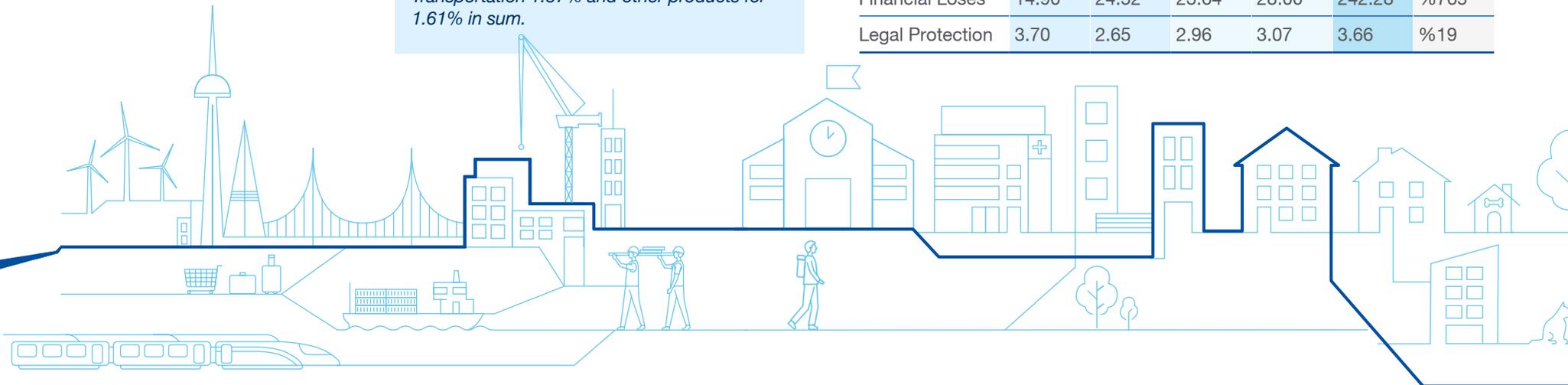


Total premium production of Eureka Sigorta in 2021 is

**2,565.44 million TL**

of which Fire and Natural Disasters account for 36.21%, General Loses 19.02%, Motor Vehicles 14.63%, Financial Loses 9.44%, Motor Vehicles Liability 6.57%, Health 5.72%, General Liability 2.50%, Accident 2.43%, Transportation 1.87% and other products for 1.61% in sum.

	2017	2018	2019	2020	2021	Change
<b>Premium Production (million TL)</b>	1,379.00	1,522.30	1,466.82	1,836.04	2,565.44	%40
Accident	33.00	38.28	60.44	56.47	62.34	%10
Health	126.60	152.99	77.60	128.70	146.70	%14
Motor Vehicles	292.80	270.81	286.52	291.12	375.25	%29
Aircrafts	2.90	4.31	84.00	2.44	4,68	%92
Marine Vessels	13.20	13.77	12.97	17.25	21.90	%27
Transportation	32.90	30.71	26.48	36.30	48.05	%32
Fire and Natural Disasters	419.90	554.29	542.34	749.58	928.94	%24
General Loses	214.00	234.58	239.14	305.93	488.03	%60
Motor Vehicles Liability	185.00	146.65	135.16	155.31	168.46	%8
Aircrafts Liability	5.30	6.09	6.48	8.63	8.94	%4
General Liability	33.40	40.41	46.18	51.54	64.16	%24
Credit	1.40	2.22	2.06	1.71	2.05	%20
Financial Loses	14.90	24.52	23.64	28.00	242.28	%765
Legal Protection	3.70	2.65	2.96	3.07	3.66	%19





# Eureka Sigorta in Türkiye

Approximately 36% of Eureka Sigorta production is fire and natural disasters, 19% general damages, 15% land vehicles, 9% financial losses, 7% land vehicles liability, 6% sickness/health, 3% is general liability, 2% is accident, 2% is transportation, 1% is water vehicles and 1% is other branches. Providing services to individual, SME and commercial & corporate customers with its customer-oriented and entrepreneurial structure, the company is the leading insurance company in bancassurance in Türkiye.

Operating for more than 30 years in Türkiye, Eureka Sigorta offers a stable and sustainable performance differentiated by its customer-data-digital oriented approach, effective sales & marketing strategy, long-term relationships with national and international reinsurers, expertise in risk consultancy & claims management, and commitment to its values. Garanti BBVA offers products and services insurance and beyond insurance to its customers through distribution channels such as Garanti BBVA, Türkiye Finans Katılım Bankası, approximately 550 agencies and brokers, as well as nationwide regional directorates, Customer Communication Center and digital channels. In Eureka Sigorta, the average age is 35. 96% of a total of 695 employees are university graduates.

**In Eureka Sigorta,**



the average age is **35**

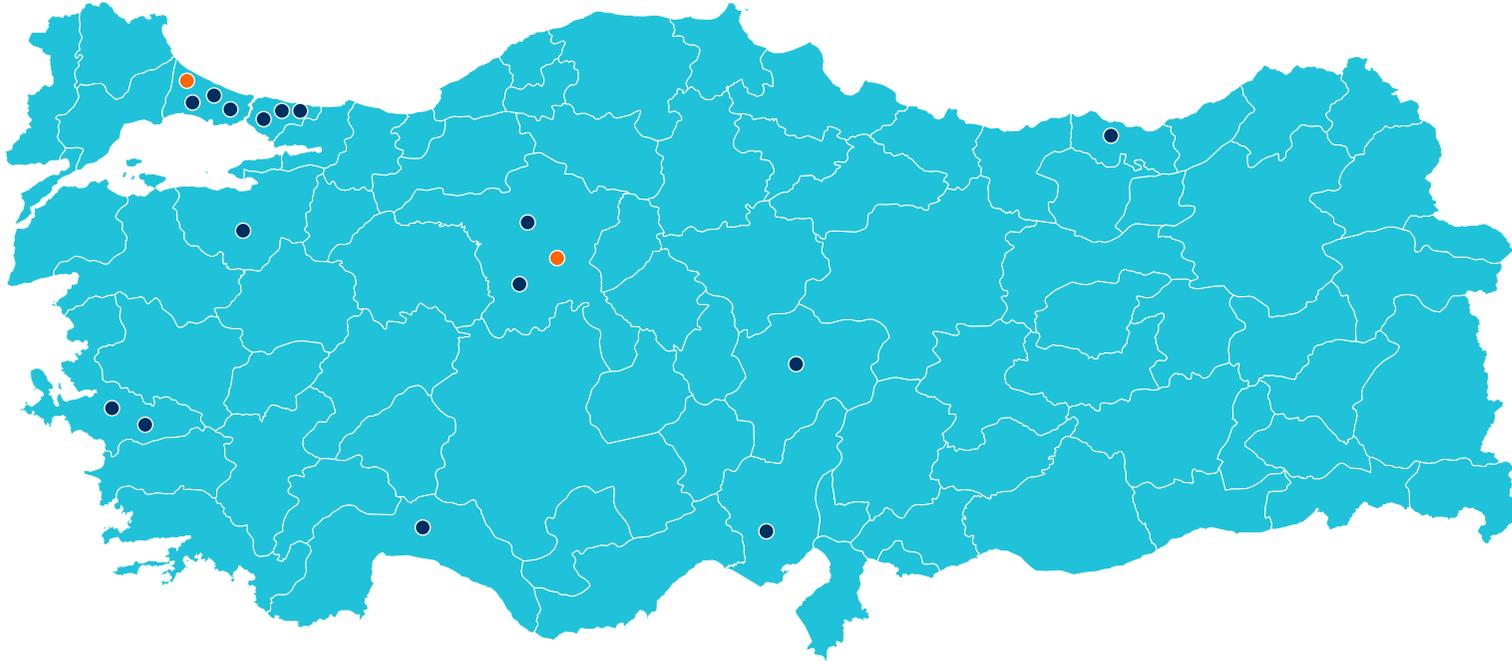


**96%** of a total of **695** employees are university graduates.





# Eureka Sigorta in Türkiye



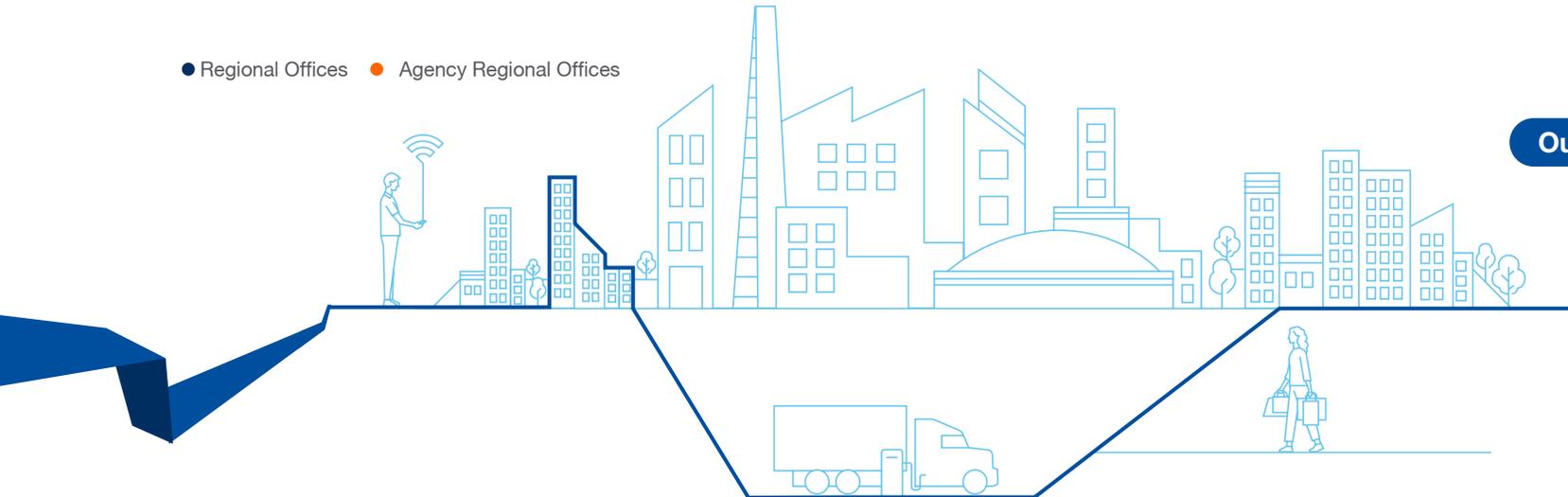
● Regional Offices ● Agency Regional Offices

## 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
- Istanbul Anatolia 1 & 2 Regional Directorate
- Istanbul Anatolia 3 and West Blacksea Regional Directorate
- Istanbul Anatolia Corporate and Commercial Regional Directorate
- Istanbul Europe 1 & 2 & 3 Regional Directorate
- Istanbul Europe 4 & 5 Regional Directorate
- Istanbul Europe Corporate and Commercial Regional Directorate
- Izmir and Aegean Regional Directorate
- Marmara and West Anatolia Regional Directorate
- Central Anatolia Regional Directorate

## Our Agency Regional Directorates

- Central Anatolia Agency Regional Directorate
- Istanbul Agency Regional Directorate





# Our Products & Services

As the leading bancassurance company in Türkiye, we offer services to individual, commercial, corporate customers as well as SMEs. We carry out our activities in compliance with the Insurance Law and other applicable regulations, primarily regulations published by the Ministry of Treasury and Finance based on Insurance law.

In order to meet evolving consumer needs, we strive to offer services with an innovative and entrepreneurial structure, with the help of our customized product range for individual, commercial and corporate customers. 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.

In addition to our distribution channels such as Garanti BBVA and Türkiye Finans Katılım Bankası, as of 2021, we offer insurance services and products to our customers through a nationwide network approximately 550 agencies and brokers. We also maintain our cooperation with Doğu Group banks and companies.



**As of 2021, we offer insurance services and products to our customers through a nationwide network approximately**

# 550

**agencies and brokers.**

# Board & Executive Committee Structure

The Board of Directors is the most senior decision-making body of Eureka Sigorta. The Board consists of nine members, six of which are non-executive members. Three 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 five members with proven sectoral experience and knowledge.



# Internal Audit, Risk Management and Internal Control Activities

As a financial corporation, we give utmost importance to risk management, internal audit and control activities. The Audit and Risk Committee, reporting directly to the Board of Directors, is the most senior body responsible of internal control and risk management. The Committee periodically evaluates the risks foreseen and internal control findings. As a result of these studies carried out in line with international standards and legal regulations, we take required actions for effective management of risks the company is exposed to.

Risk and Compliance Department coordinates risk management and internal control activities with participation of all business units. Reliability and effectiveness of internal control and risk management systems constantly reviewed, and business processes are updated accordingly in order to prevent risks and to improve the company's activities and help it achieve its goals.

Internal Audit activities are carried out by the Internal Audit Department, which consists of a Chairman of the Internal Audit Department, four Senior Inspectors and an Inspector. The Internal Audit Department is organized directly under the Board of Directors and is administratively independent. In addition, the Internal Audit Department functionally reports to the Board of Directors through the Audit and Risk Committee.

# Eureko Sigorta and Sustainability





# Our sustainability priorities

Sustainability challenges we face today, especially the climate change and rising of inequalities, puts finance sector in a new role as a gatekeeper for entire economy to promote responsible business practices and mitigate sustainability risks through financial practices and products. Since insurance companies are professional risk managers, their role in management of sustainability risks, not only in their own operations but also in their entire value chain, became more prominent. Sustainable insurance practices enable industries to adopt responsible business practices.

At Eureka 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 sustainable insurance philosophy. In that vein, 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 Eureka Sigorta's sustainability vision. We carried out a materiality analysis that would ultimately ensure the selection of the goals that Eureka Sigorta would have the most impact on among the 17 SDGs. We conducted this process with a systematic multi stakeholder approach in line with principles offered by international standards such as GRI Standards. Ultimately, the Executive Board approved results of the materiality process and set eight Sustainable Development Goals as our priority to shape our working areas in 2021 and beyond.

At Eureka 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 sustainable insurance philosophy.



# Eureka Sigorta the Climate Champion!

With natural disasters such as wildfires, floods, typhoons, droughts devastating the World over, as well as socio-economic negative outcomes arise; climate change is a major concern for future generation and us. Thus, we, at Eureka Sigorta, aim to champion SDG 7 Affordable and Clean Energy & SDG 13 Climate Action in all our operations and external interactions. We believe that this issue poses a great risk against global sustainability, and that it is our responsibility to support climate action through our way of doing business, as well as our services.

# Rounding out the Great Eight

We believe that a great success is only possible through collaboration and partnership of stakeholders who reunite around a common goal. Diverse opinions leverage effectiveness of solution efforts. For this reason, we adopted SDG 17 Partnerships for the Goals as another of our priorities, to solidify our commitment for building long-lasting partnerships towards a more sustainable future for all.

# Our Employees Matter

Our employees are what makes Eureka 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.”

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



# Keeping our eyes on the future

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



# How we manage sustainability?





# Sustainability Governance Structure

We consider our purpose “providing a sustained peace of mind for better tomorrows” in everything we do. Thus, sustainability is a core pillar of our business strategy and one of the four strategic objectives. 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 “Omni channel pull” effect to enable engagement, mutual understanding and partnership.

In line with the priorities 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.

## The Board of Directors and Senior Management

Eureka Sigorta Board of Directors (BoD) is the highest-level strategic decision-making body for corporate sustainability matters. During strategy building processes, the BoD also considers sustainability risks and opportunities along with other aspects of business. They receive feedbacks from executives and stakeholders, develops high-level strategic directions, and monitors outcomes of executive actions realized accordingly.

As a member of the BoD and leader of executive body, the CEO plays the main conjunction role between BoD and the execution. The CEO represents the sustainability agenda within the Board and transforms Board decisions into executive actions together with the Executive Committee members.

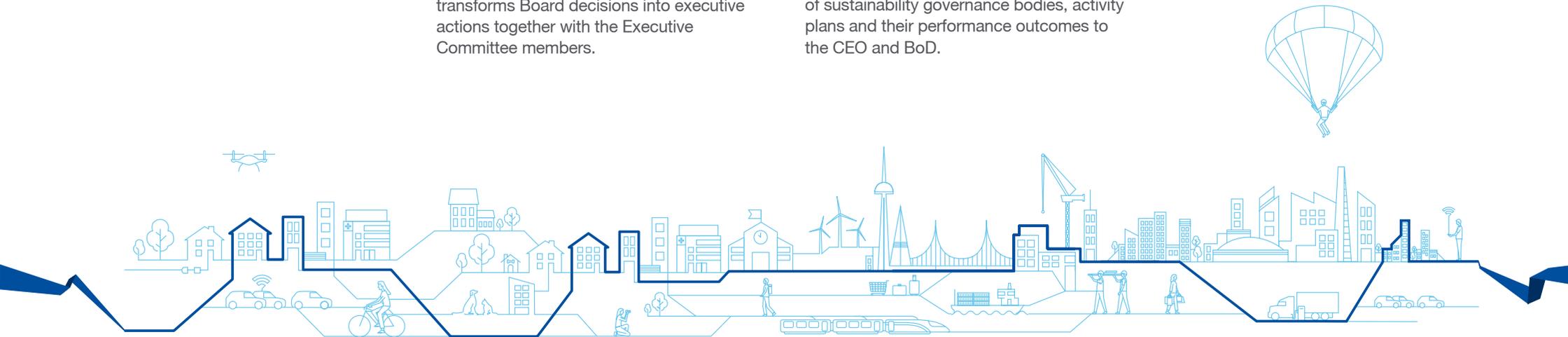
Therefore, the CEO is also responsible for the corporate sustainability performance before the Board.

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, plays a particular role in sustainability governance as the sponsor of the Eureka Sigorta’s sustainability program. CFO’s main duty in terms of sustainability management is orchestrating activities of sustainability governance bodies, keeping their efforts focused on defined performance fields, ensuring expected results achieved, as well as reporting opinions and recommendations of sustainability governance bodies, activity plans and their performance outcomes to the CEO and BoD.

## Sustainability Department

Led by the CFO, the Sustainability Department (SD) established as a coordination team. During the reporting period, SD became an official department with an appointed manager reporting directly to the CFO. Department is mainly responsible for ensuring efficient management of the Sustainability Program, planning, budgeting and coordinating all sustainability activities, managing procedures of sustainability governance bodies and the reporting processes.





## Eureko Sustainability Committee

Chaired by the CFO, Eureko Sustainability Committee is composed of managers of corporate divisions related to the sustainability priorities and reports directly to the CEO and the Board of Directors. Beside regular members, non-members Eureko Sigorta employees, auditors, consultants, and various specialists shall be invite to the Committee meetings in order to consult to their expertise.

Main responsibility of the Committee is to develop and manage strategic actions on sustainability matters, which include environmental, social, governance issues. In line with its responsibility, the ESC conducts assigned duties such as;

1. Discussing sustainability risks and opportunities and defining, reviewing, revising (when necessary) sustainability priorities of the company,
2. Publishing, reviewing and revising (when necessary) corporate policies, procedures and strategies related to the sustainability priorities,
3. Approving/Revising corporate sustainability targets for short, medium and long term set by SD,
4. Evaluating corporate performance against targets,
5. Creating working groups to focus corporate efforts on sustainability priorities, defining working norms of these groups,

6. Evaluating activities and suggestions of working groups,
7. Assigning Eureko Stakeholder Council (EUSC) members amongst candidates defined by SD, defining working conditions of EUSC, evaluating recommendations of EUSC and ensuring necessary actions taken accordingly,
8. Evaluating sustainability report and approving for publication,
9. Evaluating suggestions of related working groups and making action plans, application and investment recommendations to the CEO and the BoD in order to improve sustainability performance,
10. Preparing periodical reports to the CEO containing sustainability practices and outcomes, performance against targets and future projections,
11. Preparing annual reports to the BoD containing sustainability practices and outcomes, performance against targets and future projections,
12. Reviewing and revising (if necessary) Committee's own working conditions including composition and responsibilities (which enter into force upon approval of the CEO).

In order to ensure effective application of the sustainability program the ESC meets in regular intervals. During the reporting period, the ESC conducted 2 meetings.



## Eureko Sigorta Sustainability Targets

In order to achieve a high level of performance in sustainability aspects, in 2021, we channeled our sustainability ambition to SMART targets, founded on our priorities and aligned with Achmea Group's global sustainability ambitions.

In that vein, as Eureko Sigorta, we aim to;

- ES will preserve its Carbon Neutral status and aim climate-neutral (Net Zero) business operations by 2030.
- ES will increase its Green Investments to 5% by 2030.
- ES will support Sustainable & Green Financing in Agro Business.
- Ensure that the principles of Climate & Gender Equality principles are followed by 2025.
- Eurekaans will be aware of Eureko Sigorta's sustainability initiatives and take action in their area of impact.



## 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.

*There are currently two active SWGs founded, namely;*

1. ES-Cynergy WG for SDGs focusing on Climate Action & Renewable Energy,
2. ES-Improvers WG for SDGs focusing on Education, Good Health & Wellbeing, and Gender Equality
3. Previously Sustainability Program Management Team (SPMT), established as a working group as well. However, during the reporting period, this working group has been transformed into a corporate department, named Sustainability Department (SD) with an assigned manager.

*Sustainability WGs conduct 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.

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

UN Sustainable Developments Goals prioritized by Eureka with an external focus are SDG7 Clean & Affordable Energy and SDG13 Climate Action. Thus, SWG 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.

Founding members of this SWG are representatives of several bodies such as SD, 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 Eureka 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. WG studies can be enlarged to the external activities as well. Founding members of this SWG are representatives of several bodies such as SD, Corporate Communications, Human Resources, Procurement & Facility Management, Legal & Compliance, and other volunteering employees.





# Incorporating Stakeholders into Sustainability Governance

Transparency and accountability are our guiding principles in developing a stakeholder-oriented management approach. We thrive to establish close and healthy relations with our stakeholders based on mutual interests and objectives.

In order to increase engagement with our stakeholders and to increase effectiveness of our sustainability efforts. We decided to establish Eureka Stakeholder Council (EUSC), which 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 Eureka Sustainability Committee (ESC) on strategic sustainability dimensions, sustainability practices and potentials for performance development. Although we have developed all guiding materials and policies regarding such organization, due to challenges of pandemics, we could not have assigned eligible members yet. We aim to establish the Council for the upcoming period.

Nevertheless, in 2021, we preserved continuous communications and joint projects with our key stakeholders, Achmea, Garanti BBVA, the Dutch Consulate and Municipalities, wherever we have the possibility to create impact.

## Stakeholder Engagement Channels

We employ different communication channels for different types of stakeholder groups in line with the nature of our relations and expectations of our stakeholders.

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), Correspondence (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), Correspondence (instant)

# Climate and Environment





## Our main goal is maintaining the carbon-neutral position and eventually to reach net-zero by 2030.

The climate change is the most prominent environmental risk that we face today. It not only has physical impacts on our environment but also generates serious challenges on social life and economic progress. Thus, “SDG-7 Affordable and Clean Energy” and “SDG13-The Climate Action” are amongst the main priorities of our sustainability program. In line with sustainable insurance principles, we aim to mitigate climate risks on our operations as well as to enable our clients to adopt climate friendlier practices, thus, to support transition to a low carbon economy through our products and services.

During the previous reporting, we have worked on developing our management skills, corporate policies, and organization regarding climate change. In this reporting period, our focus was on developing product and service features and partnerships, which will enable climate action in our value chain. We conducted several studies to find our meaningful practices and set our goals. During these studies, we also met with our clients from climate sensitive industries to have better understand their stance in managing their climate risk. We are still working on defining our future practices, which may generate a significant impact.

Our main goal is maintaining the carbon-neutral position and eventually to reach net-zero by 2030. To better analyze our status, we improved our reporting skills.





# Managing Operational Impacts

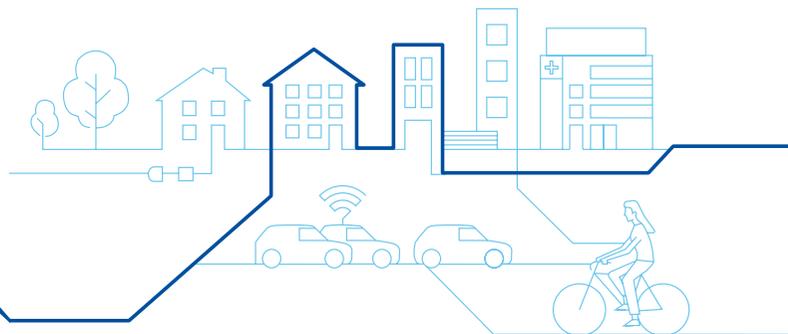
For an effective management of our impacts, last year, we started to map our operations. Our calculations include Scope 1, Scope 2, and Scope 3 emission, which accounts for direct energy consumption (fuels), indirect energy consumption (electricity), and indirect emissions such as water and material consumption, business trips and wastes, respectively. This year we improved our calculations by including more impact items mainly in scope 3 emissions category. We also revised our calculations regarding previous years. That is why; our current data may differ significantly from disclosures we made last year.

COVID-19 period was still a dominant aspect during the 2021. However, as the COVID-19 risks reduced, physical operations increased. For this reason, our absolute values increased in the reporting period. However, the year 2019 is a

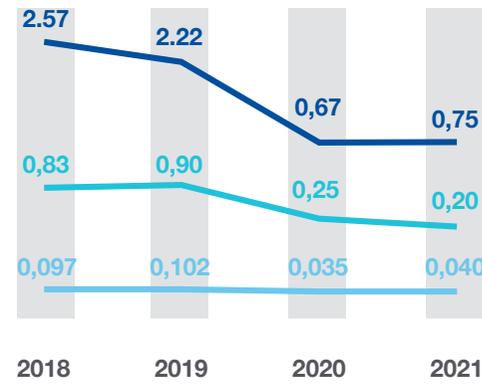
better benchmark for understanding our development.

In that vein, our total GHG emissions for the year 2021 is 828 tons CO<sub>2</sub>e which is 17% more than the previous year's performance but still 61% less than 2019. Fuel consumption for corporate vehicles, heating and electricity use for the buildings account for nearly 77% of total carbon footprint.

In line with our previous year's disclosures, we have started to change our corporate car fleet with hybrid vehicles. Again, as predicted, the change remained limited due to the challenges that COVID-19 cause on the automotive industry. However, we still managed to reach 42% hybrid vehicles in our fleet. Upon availability, we aim to continue transforming our fleet with hybrid or electric vehicles for the upcoming periods.

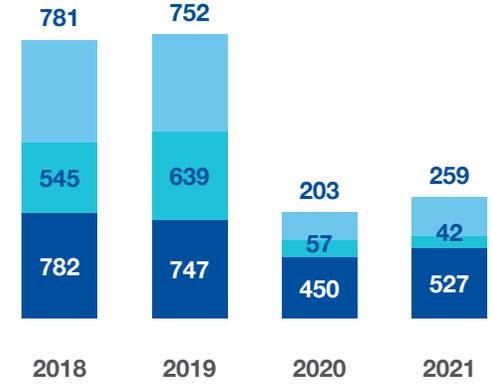


### Emissions Intensity (tons CO<sub>2</sub>e)



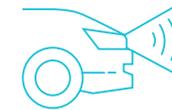
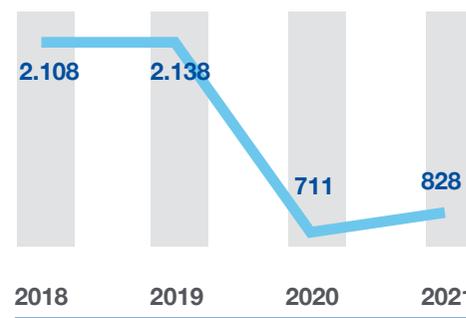
- per Number of Employees
- per Working Space (m<sup>2</sup>)
- per Premium Production (million TL)

### GHG Emissions by Scope (ton CO<sub>2</sub>e)



- Scope 1
- Scope 2
- Scope 3

### Total GHG Emissions (ton CO<sub>2</sub>e)

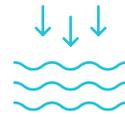


# 42%

We managed to reach 42% hybrid vehicles in our fleet.



Although our operations are not water sensitive, we aim to set a responsible example for our stakeholders by monitoring and reporting our water consumption. Our total water consumption was 2,040 m<sup>3</sup> in 2021 whereas it was 47,471 m<sup>3</sup> in 2020 and 169,968 m<sup>3</sup> in 2019.



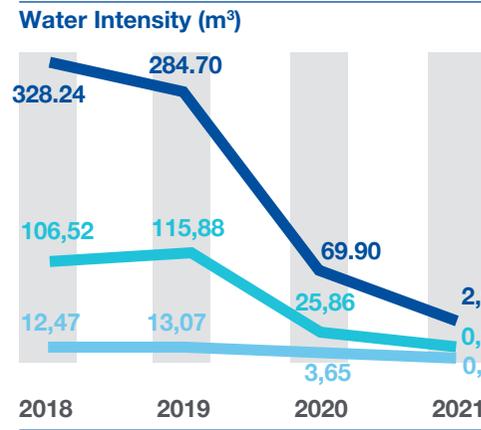
Our total water consumption was **2,040 m<sup>3</sup>** in 2021.



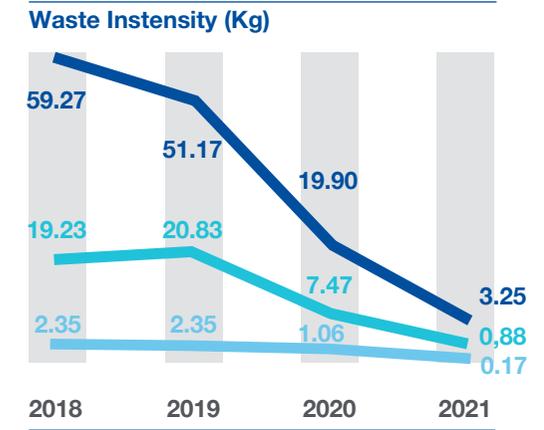
As a result of our operations, **2.26 tons** of wastes generated in 2021.

Paper is the main consumption material for the insurance industry due to policy printing. Due to legal requirements, we cannot totally avoid paper use. However, we try our best to use digitalization technologies to reduce paper consumption in our both operations and policy printing processes. In 2021, we used a total of 6.1 tons of paper. We work on a digitalization of insurance policies project, started with employee incentive to further decrease paper use throughout our operations.

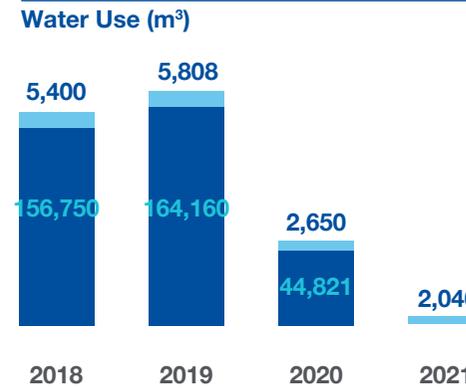
As a result of our operations, 2.26 tons of wastes generated in 2021, whereas it was 13.71 tons in 2020 and 30.55 tons in 2019. This significant reduction occurred mainly because household wastes reduction due to decreased use of office spaces due to COVID-19 restrictions. Our wastes are mostly non-hazardous domestic and paper wastes account for 1.8 tons in 2021. Only 0.1 tons of waste accounts for electric batteries, which is hazardous waste. Our business partner for managing our wastes is local municipality's waste management units. They collect our wastes and manage recycling and disposal processes.



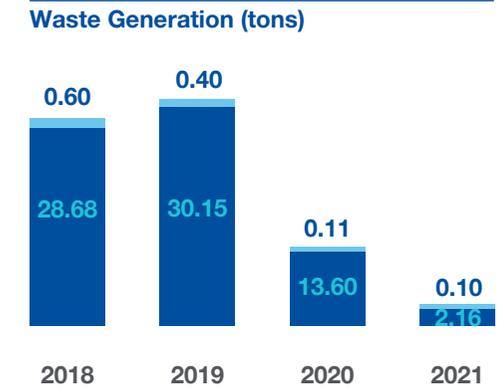
- per Number of Employees
- per Working Space (m<sup>2</sup>)
- per Premium Production (million TL)



- per Number of Employees
- per Working Space (m<sup>2</sup>)
- per Premium Production (million TL)



- Drinking Water
- Domestic Use



- Non-Hazardous
- Hazardous



# Insurance Products and the Climate Change

As an adopter of responsible insurance philosophy, we believe that our main purpose is not only managing sustainability risks arising from our own operations, but also use insurance products and services to leverage responsible practices and transition to low carbon economy throughout our value chain including our clients and business partners.

Various insurance segments or services during hazard management processes may generate positive value in terms of combatting the climate change either by incentivizing a responsible practice or by eliminating a risk. 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.

In that vein, during 2021, we have provided 372 renewable energy producers, such as solar power, wind power, hydropower,

and geothermal power generators with a total of 649 policies warranting a total of 140.021.761.406 TL worth loss. During the year, we made around 9.562.941 TL claims payment for these policies.

When we compare Eureka Sigorta's portfolio in the energy sector with the total installed capacity of the power plants in Türkiye; Eureka Sigorta insures 52% of the installed capacity of hydroelectric power plants, 38.1% of wind power plants, and 14.5% of solar power plants.

During the year, we communicated with our clients on several occasions to learn their climate risks and practices in order to develop alternative practices and products, which would encourage them to adopt climate friendlier applications. We also worked on establish partnerships to encourage individuals for adopting climate friendly practices such as rooftop solar systems. For the upcoming period, we aim to transform these learnings into more concrete practices.

To celebrate Earth Day 2021, we conducted a campaign for electric & hybrid vehicles by offering a discount for the month of June. Program kicked off with posts on social media. In addition, complementary content shared internally to increase awareness in regards to eco-friendly habits. The policies sold under this campaign doubled the number of policies sold previous 5 months' average. We received positive feedback from customers, on our support for electric & hybrid vehicles



# 649

During 2021, we have provided 372 renewable energy producers, with a total of 649 policies warranting a total.



## Understanding the Micro-Mobility in a Metropole: Istanbul

Pay per use micro mobility solutions have been introduced in Türkiye in the last 10 years and accelerated in 2019, mainly due to demand for individual transportation following the pandemic. However, a sustainable mobility model requires a correct relationship design between urban mobility and public spaces.

The Consulate General of the Kingdom of the Netherlands in Istanbul, the Consulate General of the Kingdom of Denmark in Istanbul, WRI Türkiye Sustainable Cities, Istanbul Metropolitan Municipality and Kadıköy Municipality jointly organized a series of workshops focusing on "Public Spaces and Low Carbon Mobility Centers for a Healthy City". The purpose of the event was to emphasize how public spaces with well-planned transportation connections, which can respond to the demands and needs of active transportation types such as pedestrians and bicycles, can contribute to economic, environmental and social sustainability.

As one of the sponsors of this workshop series, we contributed the workshop by sharing our take on how insurance companies can support stimulating SDGs on micro-mobility. Adapting urban infrastructure for micro-mobility solutions at supports SDG 13 Climate Action by lowering carbon emissions, SDG 3 Good Health and Well-Being by supporting an active lifestyle and SDG 11 Sustainable Cities and Communities by improving the infrastructure itself, at least. Among these potential areas, following insurance related potential areas discussed; Products covering bicycle repairs/damages, premiums calculated acc. to healthy lifestyle choices, supporting awareness campaigns; e.g. What's your climate impact, insuring the cycling infrastructure & project itself and supporting risk analysis through any infrastructure related projects, following this workshops.



## An Impactful Reaction to Wildfires

In 2021, Türkiye, like many countries across the globe, experienced devastating natural disasters from wildfires raging across the nation to flash floods ravaging the Black Sea region. Our Sustainability Team started an employee donation campaign in August 2021 within the company, and set out on visits to the most heavily impacted region by the wildfires. They met with Municipality officials, local authorities, and government officials to establish rapport and determine where Eureka Sigorta may truly add value to the people living in the area. After visits and conversations with the villagers, we were able to uncover a need for watering pipes to reinstate agricultural activities. With the completion of our donation campaign and just over a 6x corporate match from Eureka Sigorta, we were able to donate 31.775 meters of water pipes and accessories, restoring water to agricultural activities in the entire village. We were able to ensure the sustainability of the agricultural activities with a donation that will continue to support the village in the coming years and assist the villagers to reestablish themselves financially.

# Inclusive Workplace





We focus on SDG 3 Good Health and Wellbeing, SDG 4 Quality Education and SDG 5 Gender Equality as our priorities. Accordingly, gender diversity, equal opportunities, talent development, employee safety and wellbeing are the main pillars of our efforts to create a more inclusive workplace culture.

Human Resources Department is responsible for managing gender diversity, equal opportunities, talent development and employee wellbeing whereas employee health and safety processes are managed by Procurement and Facility Management Department. During the previous reporting period, we established ES-Improvers working group, consisting of managers from various business units, including Human Resources and Procurement and Facility Management departments. ES-Improvers working group is responsible for designing our inclusive workplace policies and practices, as well as developing products and services to increase our impact in our value chain. Furthermore, we developed our corporate principle on gender equality and diversity, as well as our statement on health and wellbeing at workplace.

# Gender Diversity and Equal Opportunities

Diversity is crucial for an organization to maintain motivation, creativity, and competitiveness. However, even in the most developed markets, women are held back from reaching equal education and employment. Even when they are in the employment, they receive fewer opportunities to advance in their career. Thus, we may say, gender gap in the business is still a sustainability challenge worldwide. Not only is it against the generally accepted, modern human rights, but also a huge opportunity loss for businesses, economies, and society in general. Therefore, abolition of discriminative practices is a key priority both for establishing a global, sustainable development but also for business success.

Insurance sector has a particular place in terms of gender gap compared to other industries since the female employment rates are significantly higher. However, a quantitative balance does not necessarily refer to equality that we are seeking. For this reason, diversity and equal opportunities are still challenges we try to overcome.

As Eureka Sigorta, we recognize UN Universal Declaration of Human Rights, International Labor Organization Conventions as well as Women Empowerment Principles as basics of our corporate policies on Gender Diversity and Equal Opportunities.

At Eureka Sigorta, 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 ignore any form of discriminative and hostile treatment such as 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, we did not receive any grievances for discriminative behavior.

In of 2021, female employees account for 57% of our total workforce. Female

managers account for 45% of the mid-level management and 25% of senior managers. 62.5% of insurance expert positions such as Actuary or Risk Control and 55% of IT roles are performed by female employees.

During the year, 60.5% of employees promoted and 59.4% of employees promoted to a management role for the first time were female employees. Remuneration is one of the main pillars of gender equality issue. 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.





During the year,  
**60.5%**  
 of employees promoted and  
**59.4%**  
 of employees promoted to a management role for the first time were female employees.

### Workforce by Gender



● Female	57% - 398
● Male	43% - 297



Analysis of remuneration statistics shows us male employees receive 29% more than female employees do by total annual net compensation and 22% more by median compensation level. In order to understand gender, pay gap root causes better, we also analyzed employee demographics by remuneration levels. Within this scope, 44% of employees in highest pay quartile are female whereas they constitute 56% of upper-middle pay quartile, 53% lower-middle pay quartile and 78% in lower pay quartile. Statistics demonstrates that we need to take further actions to enable female employees take senior roles more. Therefore, ES-Improvers Working Group studied a set of applicable actions including career development and work-life balance practices especially considering that COVID-19 situation caused more stress on female employees.

For instance, in most cases, being pregnant is a transparent barrier for female candidates for applying in new job except for Eureka Sigorta. We support new recruits expecting a child, not only by recruiting them without any second thought, but also, they can work fully from distance. All employees receive a 16-week maternal leave and fully paid without waiting Social Security Service's payment delays. They are entitled to the maternity coverage as a part of their insurance plan starting with their employment without any waiting period. When they gave birth, we provide health insurance to the newborn directly along with birth presents. We also support female employees with children younger than school age by approving their part-time work requests. Moreover, female employees who could not receive childcare service due to pandemic restrictions, enjoyed more flexibility in their work hours.

## Female Entrepreneur Support

In addition to the inclusion practices within our operations, we also support inclusion of female entrepreneurs within the economy. For this end, in 2021, we developed an assistance service package for female entrepreneur customers. Through this service package, we provide free trainings for developing their management and leadership skills and healthcare support services to female entrepreneurs.



# Talent Development

Insurance industry is a highly regulated but also very dynamic business. Expertise takes a long time and requires on the job training. Thus, developing and maintaining talents is as crucial as employing right person for the job.

We use training programs as main tools for enhancing employees' competencies and professional capacity. We provide our employees with several internal and external training programs annually planned in line with business strategies and employees' specific training requirements such as technical trainings, personal development trainings and leadership trainings. Our employees also benefit Achmea's training programs.



EMPLOYEE TRAININGS	2018	2019	2020	2021
Number of Participants	363	556	518	679
Total Training Hours (person hours)	32,197.5	26,043.3	14,616.8	19,860



# Employee Safety, Health and Wellbeing

## Providing employees with a safe workplace, protecting employee health and wellbeing are major employer responsibilities.

As a responsible insurer, we believe no risk should be left unmitigated. Hence, we seriously manage health and safety risks, and do not tolerate our employees suffer health and safety issues during their working hours due to unpreventable causes, although insurance operations do not require high risk processes.

Health & Safety Committee, composed of both employer and employee representatives as well as HR representative, Facility Management representative, safety experts and workplace doctor, is the strategic decision-making body whereas our safety experts and workplace recruited under Procurement and Facility Management Department are responsible for management of employee health and safety program. OHS practices planned in line with regulatory requirements and extensive risk assessments conducted by

safety experts. Accordingly, we constantly improve physical conditions, provide required equipment, and conduct trainings and periodical healthcare controls.

Our employees benefit a private healthcare insurance with an extended coverage for enable them to receive a best-in-class service. However, they can also receive on-site medical services such as consultations, basic health checks, and first aid for minor injuries.

During 2021, we developed online OHS training courses to avoid COVID-19 risks during trainings. 260 employees received a total of 780 person hours of OHS trainings on subjects such as on general health, safety, hygiene, avoiding addictions, personal protective equipment. 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.

As a result of all precautions taken and employee awareness, we did not experience any incident, which cause loss time or occupational disease for the last 4 years.

Last year, we have published our statement on employee wellbeing. During the reporting period, we increased our focus on wellbeing and work/life balance since COVID-19 period caused extra stress. We organized online Eureka Talks seminars that provide physiological

support for employees and their families. We established a free physiological support line for employees who suffers stress and work/life balance issues. We encouraged employees to use their annual leaves to take a break and replenish themselves mentally and physically.



OHS TRAININGS	2018	2019	2020	2021
Number of Participants	337	131	60	260
Total Training Hours (person hours)	842.5	327.5	180	780

# Our Ambition to Embed Sustainability in All Areas of our Business





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 that is eventually transferred to sustainable investment that support sustainable development even further.

## Expanding our Impact into Claims Operations

In line with our commitment, in 2021 our Auto Claims Unit began a massive overhaul of their approach to claims; They work with special comprehensive services to increase the repair rates and reduce part replacements, by collecting damaged parts from the services, repairing and making reusable parts, a process called, mobile repair service. We provide this service with nearly 200 service networks

in 56 provinces. With this process, 6,829 parts were reusable and reutilized in 2021, reducing both costs (more than 15 Million TL) and plastics and other material waste. Furthermore, parts that could not be refurbished (163,647 parts in the first 10 months of 2021) are directed to recycling facilities, also creating an additional business network for us.



## Supporting Good Health and Well-Being

Insurance products, as a substantial element of the healthcare system, supports SDG 3 Good Health and Wellbeing by integrating a large portion of the society including low-income individuals into the healthcare system, encouraging vaccination, blood, organ and tissue donation, raising awareness on chronic and transmissible diseases, and supporting healthcare institutions and professionals.

Complementary health insurance plans play a unique role in enabling more people to receive extended services beyond social security system for a more affordable cost compared to a private health insurance plan. In our practice, anyone between the age of 0-69 and covered by social security system can receive a complementary health insurance policy. These plans not only enable individuals to be covered with a larger plan but also generates a broader economic impact by reducing stress and costs on social security system. The number of beneficiaries in individual insurance is 11,802, this number is 4,147 in group insurances.

As a part of our health insurance plans, we support protective healthcare practices. Vaccination, which protects individuals from several diseases, improves quality of life and reduce illness and death risks significantly, sets a good example of that. Our insurance plans cover all childhood vaccinations as well as customized vaccination plans upon request of families or corporate insurance plan responsible. Furthermore, we organize influenza vaccination campaigns.

Organ transplantation is a vital surgical operation to cure various diseases and disabilities. However, finding eligible donors is a challenge. In order to increase awareness on organ, tissue, or blood donation, we support awareness raising campaigns, besides covering transplantation costs including artificial extremity operations.

## COVID-19 Response



As an insurance company and a responsible employer, we took necessary actions as the first COVID-19 cases emerged in Türkiye. First, we quickly adapted our systems to work from home. We improved our healthcare assistance systems to support both our employees and clients. We closely monitored infection cases amongst our employees and their relatives, provided guidance.

### Also for celebrating our employees recovering COVID-19, we started donating 5 trees for each to TEMA.

In order to support COVID-19 response, we included COVID related healthcare costs to our policy plans. In that vein, we paid 7.7 million TL COVID-19 treatment costs of our clients, where payment of whole sector reached to 402 million TL.

## Bringing Sustainability to Farmers

At Eureka Sigorta we aim to be more than a policy on paper or a click on a website, we aim to be that trusted face that helps ensure our customers will always be looking forward to better tomorrows. Thus, we continued our efforts to reach agricultural producers through local chambers to raise awareness, increase the general knowledge of insurance options, and inform them of their rights in the event of covered losses, as in previous years.

In our efforts to collaborate with farmers, we aim at;

- Becoming the most preferred insurance provider for agriculture sector,
- Making a difference by developing innovative products and expanding the customer portfolio
- Developing joint projects on sustainable agriculture that will support innovative practices in the sector
- Developing agricultural insurance on the basis of customer segment

Sustainable agriculture systems are crucial because, they enable natural resource saving, require less input out of the farm, provides better control of diseases and pests with internal dynamics. That is why we support sustainable agriculture through our practices.

## New Greenhouse Product

In terms of food security, establishing a sustainable supply chain became a necessity today due to the climate change and increasing population. At this point, it is extremely important to focus on state-of-the-art agricultural activities such as soilless agriculture and to support these investments.

Due to the fact that modern greenhouse facilities can produce continuously throughout the year, they cultivate more plants per unit area, higher yield, and quality products are obtained compared to the production made in the soil. On the other hand, the application of adequate and balanced plant nutrition programs by providing suitable climatic conditions is effective in increasing the product quantity and quality in greenhouses. Since the nutrient solution is given directly to the root zone of the plant, the efficiency of the water and fertilizer used increases and therefore less water and fertilizers are required.

In this segment, we attach importance to progress in non-TARSİM guarantees besides agricultural insurance. This year, we started to offer new greenhouse product to our 27 customers, hence support their sustainable agriculture efforts.



## Solar Power and Biogas Investments

The importance of energy for modern agricultural facilities is gradually increasing due to the direct and significant impact on production costs and the trends towards reducing climate and environmental impacts. On the other hand, offering privileges to sustainable agricultural practices in new generation agricultural lending models makes renewable energy investments advantageous for modern agricultural enterprises.

In this direction, we conduct studies that will guide our agricultural insurance customers to sustainable agricultural practices. For example, we support the establishment of biogas facilities in modern livestock facilities in order to control the environmental impacts of animal manure and to produce energy from manure waste. For this purpose, we carry out information activities for our customers whom we provide agricultural insurance.

We support the generation of energy used in various processes in agricultural production from solar energy. In this direction, beside agricultural insurance practices, we started to insure energy investments of the producers. During the period, we carried out information activities in order to increase the awareness of our customers engaged in vegetable production on the advantages of using solar energy in irrigation processes.

In order to develop our agricultural insurance customer portfolio with value-added services, to encourage sustainable energy investments and to secure these investments, we will carry out informative activities for fruit producers in the upcoming period. We will inform the producers about new agricultural production techniques through the events that we will organize in cooperation with the Dutch Embassy.



# Insurance in Digital Era

Insurance services are procedural and relies on multiple confirmations and data verifications. The digitalization and smart systems provide efficiency in insurance process. In that vein, we 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.

During the reporting period, we launched a new project to provide our clients with e-policies through digital channels. Through that practice, we will print less documents and reduce environmental and climate impacts of operations, establish leaner and more efficient operations and reduce costs as well. For this project, we are currently working on developing user interfaces and including more insurance services in this practice. With this practice, we aim to reduce policy-printing practices by one third.

As an extension to our artificial intelligence investment, we work on employing robotic technologies in service processes. Through robotic systems, we digitalized all standardized and repeating operations of processes, and we designed leaner and flexible hazard payment processes with less human interaction. In 2021, 7,891 house hazard cases closed through digital

systems. We avoided 157,820 km of expert visits, reduced case closure period from 17 to 5 days, reduced average number of clients' calls from 20 to five and saved valuable time for customers and reduced expert working hours which reduced 3.2 million TL of costs as well. In 2022, we aim to increase digital insurance services by 5%.

In order to improve our digital processes, we launched a new role called "Robotics Coordinatorship". These colleagues analyze and test robotic operations continuously and conduct error assessments. This new role is also an outcome of our employee development efforts; our colleagues taking these responsibilities were responsible for operational tasks before. With the transfer of their operational tasks to robotic processes, they transitioned to a more value-added roles requiring human attention. With these studies, we significantly improve our robotic processes. For instance, these controls avoided errors in policy renewal processes and saved 3.200 policy renewals in 2022.

Complementing the customer and employee facing processes, we also updated our IT infrastructure. 11 outdated servers and data domain devices located in Regions are retired and combined to 1 new server, located in headquarters in Istanbul. With this operation, we also aimed to decrease energy consumption and carbon footprint of the branches in Regions. Also, 210 mobile devices (laptops and tablet PCs), that are older than 5 years are replaced with newer devices. 500 hard drives are securely wiped and stored for donation. This process planned to be concluded in 2022.





# Performance Data

FINANCIAL & OPERATIONAL PERFORMANCE	2018	2019	2020	2021
Premium Production (million TL)	1.522,30	1.466,82	1.836,04	2.565,44
<i>Accident</i>	38,28	60,44	56,47	62,34
<i>Health</i>	152,99	77,60	128,70	146,70
<i>Motor Vehicles</i>	270,81	286,52	291,12	375,25
<i>Aircrafts</i>	4,31	84,00	2,44	4,68
<i>Marine Vessels</i>	13,77	12,97	17,25	21,90
<i>Transportation</i>	30,71	26,48	36,30	48,05
<i>Fire and Natural Disasters</i>	554,29	542,34	749,58	928,94
<i>General Loses</i>	234,58	239,14	305,93	488,03
<i>Motor Vehicles Liability</i>	146,65	135,16	155,31	168,46
<i>Aircrafts Liability</i>	6,09	6,48	8,63	8,94
<i>General Liability</i>	40,41	46,18	51,54	64,16
<i>Credit</i>	2,22	2,06	1,71	2,05
<i>Financial Loses</i>	24,52	23,64	28,00	242,28
<i>Legal Protection</i>	2,65	2,96	3,07	3,66
Technical Profit (million TL)	79,13	122,81	113,40	31,50
Return on Equity (%)	-	19,20	18,10	28,40
Total Assets (million TL)	1.920,61	2.132,38	2.439,64	3.520,17
Direct Economic Value Generated (million TL)	-	1.466,82	1.836,04	2.565,44
Direct Economic Value Distributed (million TL)	-	405,77	541,58	569,40
<i>Operational Costs</i>	-	166,02	224,79	105,20
<i>Salaries &amp; Employee Benefits</i>	-	123,34	148,40	216,76
<i>Dividend Paid</i>	-	0,00	0,00	0,00
<i>Tax Paid</i>	-	116,28	168,20	247,19
<i>Donations &amp; Sponsorships</i>	-	0,14	0,19	0,25
Direct Economic Value Retained (million TL)	-	1.061,05	1.294,46	1.996,04
Incentives Received From the Government (million TL)	0,00	0,00	0,00	0,00
Gender Pay Gap (Female to Male Median Salaries) (%)	-	71,40	71,82	78,00

ENVIRONMENTAL PERFORMANCE	2018	2019	2020	2021
Direct Energy Consumption (kWh)	3.468.800,03	3.281.193,96	2.021.069,48	2.433.176,15
<i>Natural Gas</i>	1.360.587,59	1.192.685,96	800.161,26	907.927,53
<i>Diesel</i>	2.012.762,43	1.993.058,01	695.933,23	1.487.068,62
<i>Gasoline</i>	95.450,00	95.450,00	524.975,00	38.180,00
Indirect Energy Consumption (kWh) - Electricity	1.173.434,69	1.376.563,68	122.209,53	89.669,76
Total Energy Consumption (kWh)	4.642.234,71	4.657.757,64	2.143.279,01	2.522.845,91
Energy Intensity				
<i>per Employee (kWh/number)</i>	9.086,59	7.541,58	2.940,67	3.402,44
<i>per Office Space (kWh/m<sup>2</sup>)</i>	345,29	346,33	155,86	181,90
<i>per Premium Production (kWh/million TL)</i>	2.948,68	3.069,44	1.103,53	921,76
GHG Emissions (Ton CO <sub>2</sub> e)	2.108,13	2.137,99	710,52	827,68
<i>Scope 1</i>	782,49	746,74	450,37	527,35
<i>Scope 2</i>	544,98	639,32	56,76	41,65
<i>Scope 3</i>	780,66	751,93	203,40	258,68
GHG Emission Intensity (Scope1 + Scope2)				
<i>per Employee (Ton CO<sub>2</sub>e/number)</i>	2,57	2,22	0,67	0,75
<i>per Office Space (Ton CO<sub>2</sub>e/m<sup>2</sup>)</i>	0,10	0,10	0,04	0,04
<i>per Premium Production (Ton CO<sub>2</sub>e/million TL)</i>	0,83	0,90	0,25	0,20
Water Consumption (m <sup>3</sup> )	162.150,00	169.968,00	47.471,00	2.040,00
Water Intensity				
<i>per Employee (m<sup>3</sup>/number)</i>	328,24	284,70	68,90	2,94
<i>per Office Space (m<sup>3</sup>/m<sup>2</sup>)</i>	12,47	13,07	3,65	0,16
<i>per Premium Production (m<sup>3</sup>/million TL)</i>	106,52	115,88	25,86	0,80
Waste Generation (Ton)	28,60	30,10	13,60	
<i>Non-Hazardous</i>	28,68	30,15	13,60	2,16
<i>Hazardous</i>	0,60	0,40	0,11	0,10
Waste Intensity				
<i>per Employee (Kg/number)</i>	59,27	51,17	19,90	3,25
<i>per Office Space (Kg/m<sup>2</sup>)</i>	2,25	2,35	1,05	0,17
<i>per Premium Production (Kg/million TL)</i>	19,23	20,83	7,47	0,88



<b>SOCIAL PERFORMANCE</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
OHS Trainings				
<i>per Number of Participants</i>	337,00	131,00	60,00	260,00
<i>per Total Training Hours (personhours)</i>	842,50	327,50	180,00	780,00
Number of OHS Committee	1,00	1,00	1,00	1,00
Number of OHS Committee Members	15,00	15,00	15,00	13,00
Number of Employee Representatives in OHS Committee	7,00	7,00	7,00	3,00
Injury Rate	0,00	0,00	0,00	0,00
Lost Time Injury Rate	0,00	0,00	0,00	0,00
Occupational Disease Rate	0,00	0,00	0,00	0,00
Fatalities	0,00	0,00	0,00	0,00
Employee Trainings				
<i>Number of Participants</i>	363,00	556,00	518,00	679,00
<i>Total Training Hours (personhours)</i>	32.197,50	26.043,30	14.616,80	19.860,00
<i>per Employees (Hours/employee)</i>	65,18	43,62	21,22	28,58

<b>EMPLOYEE DEMOGRAPHICS</b>	<b>2021</b>
Total Workforce (number)	695
<i>Female</i>	398
<i>Male</i>	297
Direct Employment by Category (number)	
<i>Monthly Paid Employees</i>	695
<i>Female</i>	398
<i>Male</i>	297
<i>Hourly Paid Employees</i>	0
Direct Employment by Contract Type (number)	
<i>Indefinite-term Contract</i>	695
<i>Female</i>	398
<i>Male</i>	297

<b>EMPLOYEE DEMOGRAPHICS</b>	<b>2021</b>
<i>Definite-term Contract</i>	0
<i>Female</i>	0
<i>Male</i>	0
Direct Employment by Education Level (number)	
<i>Primary</i>	1
<i>Secondary</i>	29
<i>University</i>	665
Direct Employment by Age Group (number)	
<i>Female</i>	
<i>18-30</i>	118
<i>30-45</i>	254
<i>45+</i>	26

<b>EMPLOYEE DEMOGRAPHICS</b>	<b>2021</b>
<i>Male</i>	
<i>18-30</i>	56
<i>30-45</i>	205
<i>45+</i>	36
Senior Management Structure (number)	8
<i>Female</i>	2
<i>18-30</i>	0
<i>30-45</i>	2
<i>45+</i>	0
<i>Male</i>	6
<i>18-30</i>	0
<i>30-45</i>	1
<i>45+</i>	5
Mid-Level Management Structure (number)	
<i>Female</i>	18
<i>18-30</i>	0
<i>30-45</i>	13
<i>45+</i>	5
<i>Male</i>	22
<i>18-30</i>	0
<i>30-45</i>	10
<i>45+</i>	12
Employee Turnover (%)	14,98
<i>Female</i>	9,42
<i>Male</i>	5,57

<b>EMPLOYEE DEMOGRAPHICS</b>	<b>2021</b>
Employees on Parental Leave	21
<i>Female</i>	21
<i>Male</i>	0
Employees Returned From Parental Leave	19
<i>Female</i>	19
<i>Male</i>	0
Female Employees Under Employment 12 Months After Maternal Leave (number)	19
Female Employees Benefiting From Part-time Working Right After Giving Birth	2
Employees Covered by Collective Bargaining Agreements (number)	19
Employees with Disabilities (number)	17
<i>Female</i>	4
<i>Male</i>	13
Female Members of the Board of Directors	1
Female Employees in IT Positions (%)	55
Female Employees in Insurance Expert Positions (Actuary, Risk Calculations, etc.) (%)	63
Female Rate in Employees Promoted During the Year (%)	61
Female Rate in Employees Promoted to Executive Roles for the First Time During the Year (%)	59
Proportion of Female Employees in the Top Pay Quartile (%)	44
Proportion of Female Employees in the Upper-Middle Pay Quartile (%)	56
Proportion of Female Employees in the Lower-Middle Pay Quartile (%)	53
Proportion of Female Employees in the Lower Pay Quartile (%)	78



# GRI Content Index



Disclosures	Descriptions and Page Numbers
GRI 101: Foundation 2016	
GRI 102: General Disclosures 2016	
Corporate Profile	
102-1	About the Report (p.1)
102-2	About Eureko Sigorta (p.6, p.8)
102-3	Contacts (p.40)
102-4	About the Report (p.1); About Eureko Sigorta (p.9-10)
102-5	About Eureko Sigorta (p.8)
102-6	About Eureko Sigorta (p.8-11)
102-7	About Eureko Sigorta (p.8), Performance Data (p.37)
102-8	Performance Data (p.37) 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 an insurance 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.
102-10	Insurance in Digital Era (p.35)
102-11	Internal Audit, Risk Management and Internal Control Activities (p.11); Insurance Products and the Climate Change (p.24); Our Ambition to Embed Sustainability in All Areas of our Business (p.32-33)
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 Türkiye, 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.6-7)
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	Sustainability Governance Structure (p.16-18)

Disclosures	Descriptions and Page Numbers
Stakeholder Engagement	
102-40	Stakeholder Engagement Channels (p.19)
102-41	Performance Data (p.37)
102-42	Stakeholder Engagement Channels (p.19)
102-43	Incorporating Stakeholders into Sustainability Governance (p.19)
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 calcelation through client services channels.
Reporting Practices	
102-45	About the Report (p.1)
102-46	About the Report (p.1), Eureko Sigorta and Sustainability (p.13)
102-47	Eureko Sigorta and Sustainability (p.13)
102-48	Energy and emissions data disclosed in the previous reports have been revised.
102-49	No significant change has been made.
102-50	About the Report (p.1)
102-51	August 2021
102-52	About the Report (p.1)
102-53	Contacts (p.40)
102-54	About the Report (p.1)
102-55	GRI Content Index (p.38-39)
102-56	Data disclosed in this report are not audited for the purpose of this report.

"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."

## Material Issues

Standard	Disclosures	Descriptions and Page Numbers
Climate Stewardships		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Eureko Sigorta and Sustainability (p.13-18), Climate and Environment (p.21-25)
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.13-18), Climate and Environment (p.21-25)
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.13-18), Climate and Environment (p.21-25)



Standard	Disclosures	Descriptions and Page Numbers
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Performance Data (p.36)
	302-3 Energy intensity	Performance Data (p.36)
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Climate and Environment (p.22-23), Performance Data (p.36)
	303-2 Management of water discharge-related impacts	Climate and Environment (p.22-23), Performance Data (p.36)
	303-3 Water withdrawal	Climate and Environment (p.22-23), Performance Data (p.36)
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Climate and Environment (p.22-23), Performance Data (p.36)
	305-2 Energy indirect (Scope 2) GHG emissions	Climate and Environment (p.22-23), Performance Data (p.36)
	305-3 Other indirect (Scope 3) GHG emissions	Climate and Environment (p.22-23), Performance Data (p.36)
	305-4 GHG emissions intensity	Climate and Environment (p.22-23), Performance Data (p.36)
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Climate and Environment (p.22-23), Performance Data (p.36)
	306-2 Management of significant waste-related impacts	Climate and Environment (p.22-23), Performance Data (p.36)
	306-3 Waste generated	Climate and Environment (p.22-23), Performance Data (p.36)
Embedding Sustainability into Business		
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its boundary	Eureko Sigorta and Sustainability (p.13-18), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-35)
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.13-18), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-35)
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.13-18), Our Ambition to Embed Sustainability in All Areas of our Business (p.32-35)
GRI 201: Economic Performance 2016	201-4 Financial assistance received from government	Performance Data (p.36)
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	COVID-19 Response (p.33); Our Ambition to Embed Sustainability in All Areas of our Business (p.32-35)
GRI 207: Tax 2019	207-4 Country-by-country reporting	Performance Data (p.36)

Standard	Disclosures	Descriptions and Page Numbers
Health and Wellbeing		
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Eureko Sigorta and Sustainability (p.13-18), Employee Safety, Health and Wellbeing (p.30); COVID-19 Response (p.33)
	403-2 Hazard identification, risk assessment, and incident investigation	Employee Safety, Health and Wellbeing (p.30); COVID-19 Response (p.33)
	403-3 Occupational health services	Employee Safety, Health and Wellbeing (p.30); COVID-19 Response (p.33)
	403-4 Worker participation, consultation, and communication on occupational health and safety	Employee Safety, Health and Wellbeing (p.30); COVID-19 Response (p.33); Performance Data (p.37)
	403-5 Worker training on occupational health and safety	Employee Safety, Health and Wellbeing (p.30); Performance Data (p.37)
GRI 403: Occupational Health and Safety 2018	403-9 Work-related injuries	Employee Safety, Health and Wellbeing (p.30); Performance Data (p.37)
	403-10 Work-related ill health	Employee Safety, Health and Wellbeing (p.30); Performance Data (p.37)
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.13-18), Inclusive Workplace (p.27-30)
	103-2 The management approach and its components	Eureko Sigorta and Sustainability (p.13-18), Inclusive Workplace (p.27-30)
	103-3 Evaluation of the management approach	Eureko Sigorta and Sustainability (p.13-18), Inclusive Workplace (p.27-30)
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.29), Performance Data (p.37)
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Performance Data (p.37)
GRI 406: Non-Discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Gender Diversity and Equal Opportunities (p.27-28)



# Contacts

For your information requests about Eureko Sigorta Sustainability Report 2021 and our sustainability practices you can get in touch with us.

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