

Digitalization in Customer Experience

Türkiye Sigorta spent 2022 focusing on digital-analytical solutions, perfecting the customer experience with technological opportunities, and innovations that boost customer satisfaction.

Mobile

In every moment of life a single platform where elementary and pension products are both available



Türkiye Sigorta is the leading company of the Turkish insurance industry, adopting below aspects:

- Placing its customers and stakeholders at the center in line with the purpose of its establishment,
- Applying the principles of data-driven decision making,
- Designing all processes deploying a digital transformation perspective in order to perfect the customer experience,
- Facilitating all processes for customers, distribution channels and employees by enhancing operational efficiency,
- Adapting to paperless office processes.

The company aims to grow its digital assets for its sales channels, operation units, and all employees while continuing to create solutions for its customers with a proactive insurance approach. Türkiye Sigorta considers a mindset that prioritizes the customer, channel, and employee experience as the key to accomplishing its goals.

Since the day it was founded, Türkiye Sigorta has been a company that redefines the insurance business, transforms the value and perception of insurance, creates solutions that exceed expectations in every moment of life by shifting the insurance experience from

“after” to “before”, and provides its policyholders unique insurance solutions for a secure future.

In this respect, the company spent 2022 focusing on digital-analytical solutions, perfecting the customer experience with technological opportunities, and innovations that boost customer satisfaction.

In 2022, the Türkiye Sigorta Customer Experience Strategy was set up, and experience design studies for products and business partnerships for Türkiye Sigorta Customer Platform were conducted, particularly in the first quarter of the year. In the second quarter, the customer experience measurements platform was chosen, and as of August, transaction-based customer experience surveys and feedback from customers on the user experience were started to be collected.

Türkiye Sigorta Customer Platform

On the way to becoming a technology company, Türkiye's first Super App in insurance industry was launched, and it was ensured that customers have access to the services on a single platform where elementary and pension products were both available. Business partnerships for health, vehicle, housing and pension products have also been provided on the platform. The Customer Platform was introduced to customers through the Apple Store, Google Play and Huawei App Gallery in 2022.

The website, which serves as a complement to the Türkiye Sigorta Customer Platform and was developed with a focus on creating value for customers and business partners, was also renewed.

By means of the Türkiye Sigorta Customer Platform, our policyholders are able to readily access the following services:

- policy monitoring,
- filing damage report,
- sending damage information,
- tracking spending history,
- enquiring the contracted hospitals,
- carrying out the entries of the uncontracted hospital/pharmacy invoices,
- tracking the remaining limit information,
- contacting the call center directly,
- benefiting from special advantages and privileges.

The platform has proven to be a very practical and technological application, allowing policyholders to view their health, auto, housing, TCIP policies, and health expenditures from a single point without wasting their time, while also allowing them to monitor their PPS contracts and manage their investment preferences for PPS savings. In 2022, policyholders received payment for 107,826 digital health invoices delivered via the platform with a single click. A total of 35,000 campaign codes were used with 50 different business partners and 100 services.

Automated Provision in Health Policies

Türkiye Sigorta has continued to work for the automation of provisioning processes while continuing to stand by the companies with its 24/7 uninterrupted provision service. Automated provisions have grown to account for 75% of all provisions in 2022.

101 contracted private hospitals were provided with integration through a web service, and 28% of all provisions and 81% of provisions from integrated institutions were executed automatically through the integration without the need for any intervention.

In 2022, almost 1.3 million provision requests submitted by health policyholders to health care institutions were fulfilled, and 1.5 million outpatient treatment provisions were immediately notified to the policyholder via SMS.

New Website Interface

The website, which serves as a complement to the Türkiye Sigorta Customer Platform and was developed with a focus on creating value for customers and business partners, was also renewed.

Customers and business partners now have access to the new website, which was created with a more interactive and user-friendly interface. In addition, with the Türkiye Sigorta Assistant service, customers are provided with the opportunity to perform their transactions

easily without being stuck in call center wait times, and a higher quality service is provided by alleviating the workload of customer representatives.

This year, the world of benefits took place on the website and mobile application, where numerous services are offered to customers, from pursuing a healthy lifestyle to being a parent, from an online dietician and an online psychologist to online healthy life training.

Digital Transformation in Claims

The transition process has begun for policyholders to notify claims for individual products such as housing and auto insurance through the Türkiye Sigorta Customer Platform and to transfer their documents in a digital environment to expedite the processing of their claims.

In housing policy claims, steps have been taken to reinforce the policyholder's sense of belonging with the "Automatic Payment Model". At the end of 2022, a WhatsApp-based communication module was deployed, which accelerates the flow of information and documents, enabling direct communication with customers regarding claim files managed through documents.

In addition to the Customer Communication Center, which receives the service's claim notification, the "Digital Claim Notification" project has been initiated in order to speed up our reporting process.

Digitalization in Customer Experience

The “Digital Claim Notification” project has been initiated.



With the Credit Registration Bureau (KKB) IBAN verification project, IBAN verifications were made through Findeks in claim file payments, preventing possible erroneous transfer transactions and increasing customer satisfaction by providing faster payments.

Communication and informing policyholders about processes is one of the most important tasks. In this framework, efforts are underway to inform policyholders about the infographic process and claim file status automatically.

In 2023...

In order to carry the Customer Platform further, a step was taken in 2023 with solid projects. As of 2023, the Türkiye Sigorta Assistance service, which has been made accessible on the website, will also be available on the Customer Platform. Furthermore, the business partnership network will continue to be developed and improved on a daily basis by considering user feedback. Along with offering campaigns to users through business partnerships, our aim is to add value to the lives of the policyholders by providing various services such as “What’s wrong with me?” for health insurance products, and “Mini Repair” for vehicle insurance products.

Our aim is to implement digital processes at each phase of the health organization in 2023. Projects such as smart underwriting, smart pricing, and digital policy are planned to be accomplished and offered to customers.

Additionally, with the adoption of the regulation on the Delivery of Distance Health Services published in February 2022, as the industry, we collaborate with business partners to achieve objectives like offering solutions that contribute to making life easier for the policyholders by utilizing digital opportunities and

enhancing their satisfaction. By doing this, the opportunity will remain available for “individuals’ access to quality health care,” which is probably the most essential aspect of life.

In 2023, customer experience and patient experience in hospital processes will be the focal point of Türkiye Sigorta, and the goal of satisfying customers to complete every step of their journey at the Company will be maintained.

In 2023, Türkiye Sigorta plans to conduct studies for the optimization of digitalization-oriented claims processes and data.

Being the Voice of the Customer and Communicating with the Customer

Aiming to maintain its focus on outstanding customer satisfaction at all times, Türkiye Sigorta ranked 2nd in the Health Insurance segment upon the Customer Experience Index prepared in collaboration with Turkcell Global Bilgi and Fast Company.

Listening to the Voice of the Customer Activities

Measuring the experience of customers and channels is the most important part of the journey to improve and develop customer experience. In 2022, “Voice of the Customer” studies were carried out to listen to the voices of all customers and channels, to obtain their feedback, to transform these contents into significant analyzes, and to publish them within the Company.

The purpose of these studies is to get to know the customer and business partner, to understand their behavior and needs, to understand their experience about the Company and its services, and to contribute to the development of service models needed in line with the Company’s “Customer Experience Strategy”.

Thanks to these efforts, the customer experience measurement platform, in which the method and scope of the feedbacks are designed, and root cause analysis and reporting processes are managed by taking the experience results, was brought to the Company as a technological application. These efforts also serve the Customer-Oriented Business Management Approach, which is among the strategic goals of Türkiye Sigorta.

Customer Communication Activities

Türkiye Sigorta responds quickly to the customer demands, ensuring that customer communication activities run smoothly from end to end.

The Customer Communication Center provides 24/7 service with 137 experienced staff over the phone number 0850 202 20 20. In addition to meeting the needs of customers regarding emergency services, it continues to be next to and close to customers as a call center that provides 24/7 service within the scope of after-sales services.

In 2022, efforts to develop call center switchboard and voice response system continued, and the insurance call center was relocated to the Genesys switchboard, which delivers services at international standards. The voice response system has been streamlined and customized in order to improve the customer experience, and has been enriched with announcements in order to guide the customers to the appropriate action steps.

In 2022, 2.4 million calls were received to the Customer Communication Center. Approximately 200 thousand of the calls consisted of assistance service requests such as emergency ambulance, roadside assistance, replacement vehicle and housing assistance. A total of 240 thousand customer requests received in

written form from other channels such as e-mail and mail were resolved.

In 2022, Türkiye Sigorta received a total of 9 thousand customer objections. Special screen and subject code generation studies have been accomplished in order for recording objections to the Demand Management System in a simple and comprehensible manner.

Also, the quality of all customer services is assessed and employees are constantly provided with feedback and training. "Performance Bulletins" were developed to be released monthly for 550 internally and externally sourced personnel, and a structure that can be followed on an ongoing basis has been created.

In order to enhance the quality of health insurance services, the health contact center started to provide 24/7 service. In 2022, an insurance distance sales team was formed and phone call operations were initiated to inform customers who submitted product requests via the mobile branch and those whose insurance product they had previously purchased was due for renewal. Within the scope of this phone calls, a premium amount of TL 753,000 was collected from 408 insurance policies in 2022.

Claim Processes

In conformity with its mission, Türkiye Sigorta aims to offer its insurance products with an elaborate service mindset and to stand by its policyholders in any circumstance. The company has adopted an approach that prioritizes the policyholder's satisfaction and supports them throughout the claims process. With its highly effective claims management, Türkiye Sigorta is among the major players in the industry.

Türkiye Sigorta endeavors to provide fast and high-quality service across all provinces of our country through its

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Digitalization in Customer Experience

With the “Cash Claims” initiative, reimbursement for claims was made within 8-10 days.

widespread contracted service network. The company works to support the economy and increase savings with the goal of preserving our country's values, and it serves the policyholders by maintaining the cost balance. In this context, it provides services to the policyholders through its extensive parts supply organization, countrywide parts supply companies, mobile repair network, and local glass companies, and it continues to lead the industry as it has done in previous years.

In the framework of the “Cash Claims” initiative, the reimbursement for claims involving simple damages up to a certain amount, was made within 8-10 days, based on the assignment of experts and the agreement with the service, in order to expeditiously relief aggrievement. The project, which started as a pilot study in certain provinces, is planned to be implemented all over Türkiye in 2023. To facilitate rapid communication with fleet customers, a fleet damage team was set up and fleet customer satisfaction was ensured.

Assistance Services

The following services are provided within the scope of assistant services:

- For vehicle branch policyholders; Road assistance services such as towing/ rescue service, tire change, towing to the nearest gas station in case of running out of fuel, and replacement vehicle services,
- For residential and workplace policyholders; In addition to the installation, electricity, key and glass services offered within a certain limit, services such as ambulance sending, rescuing the person trapped in the residence/workplace,

- For health policyholders; Check-up, eye/dental examination packages, physical doctor examination, home blood collection, mammography-USG for women and PSA test services for men

While Personal Accident policies provide a mini check-up service, the right to a discounted eye and dental examination package, medical review / medical assistance service, comprehensive check-up service, and fuel service packages is also provided.

Türkiye Sigorta's network of contracted healthcare institutions is continually expanding. In 2022, new agreements were made with 36 hospitals, 161 pharmacies and 166 health centers, and the total number of contracted institutions reached 2,540. On-site or online training was organized for 124 newly signed institutions, and training continues to be provided to ensure quality service to the policyholders in their difficult times.

Assistance for Policyholders Affected by the Natural Disasters

One of the objectives that Türkiye Sigorta prioritizes is being with its policyholders in cases of natural disaster losses that significantly impact human life in our country, and leading the industry in this regard.

Flood, earthquake, and fire damages in Antalya, Muğla, Kastamonu, Artvin, and various other cities in 2022 resulted in the loss of life and property. The claim processes were completed as quickly as possible by standing by the policyholders by the virtue of the on-site and immediate assistance provided by Türkiye Sigorta in these regions.

Local mobile loss contact points were set up in the Kumluca-Antalya flood zone, and the policyholders received assistance by transferring experienced damage workers to disaster locations.

In the earthquake that struck Düzce in November 2022, the policies in the region were identified before the policyholders reached the Company, and they were immediately contacted. Taking it as its duty to be there for its policyholders in their difficult times, Türkiye Sigorta swiftly carried out the claims settlement processes.

In 2022, over TL 130 million of payment was provided to more than 3,600 policyholders for losses caused by disasters.

Natural Disaster Payments

Product	Claims Payments (million TL)	Number of Policyholders Paid
Fire	101.8	644
Housing	18.8	2,778
Auto	8.1	167
Engineering	3.9	16
Grand Total	132,6	3,605

Efforts on Fraud Detections

Unfair earnings from insurance frauds affect the confidence in the system by jeopardizing the principle of maximal goodwill, which is the first principle of the sector. In addition, the sector's loss of funds due to fraud causes an increase in premium costs. The policyholders, who are faced with increased premiums due to insurance fraud, in a sense, also pay the price of these frauds.

Combating those who attempt to commit fraud in order to obtain the insurance payout involves defending the interests

of the policyholders and increasing confidence in the insurance system, which is a significant source of savings in the country's economy.

Türkiye Sigorta coordinates its anti-fraud efforts with institutions that combat insurance fraud. The company collaborated with industry stakeholders and public institutions to combat fraud.

In order to proactively prevent fraud in claims processes, a business rule score structure was developed based on the interpretation of claim data, production data and past fraud patterns with advanced analytical methods. In addition, the basis for long-term initiatives employing analytical modeling and social network analysis structure was established.

Products

Türkiye Sigorta aims to make life easier for policyholders with innovative products that keep pace with developments in technology.

Within the scope of this objective, new products are introduced and domestic and international sector follow-up is conducted for the development of already available products.

Türkiye Sigorta launched six new health insurance products, including Comprehensive Emergency Health Insurance, Diabetes Support Insurance, Critical Illness Extended Insurance, Critical Illness Insurance for Entrepreneur Women, Tourist Travel Health Insurance, and Complication Insurance.

Türkiye Sigorta aims to make life easier for policyholders with **innovative products** that keep pace with developments in technology.

The Comprehensive Emergency Health Insurance assures the health of all individuals aged 18 to 70 in case of an emergency.

Comprehensive Emergency Health Insurance

Situations that can unexpectedly affect human health and require immediate intervention can arise at any time in everyday life. Being aware of this, Türkiye Sigorta's Comprehensive Emergency Health Insurance assures the health of all individuals aged 18 to 70 in case of an emergency. With the specially designed product for the agency sales channel, treatment costs for a variety of medical emergencies, such as traffic accident injuries, heart attacks, electric shocks, and drowning, are covered. Comprehensive Emergency Health Insurance provides a customized emergency health insurance experience as well as a coverage package designed specifically for male and female policyholders.

Diabetes Support Insurance

With Diabetes Support Insurance, customers may be granted up to TL 15,000 for the World Health Organization-defined emergencies. On top of that, twice-a-year personal appointments can be arranged with an endocrinologist who is an expert in his discipline. People with a diabetes or pre-diabetes diagnosis can have their blood tests, which they are supposed to get twice a year, performed in the convenience of their own homes with a single phone call. Additional packages are available.

Critical Illness Extended Insurance

Critical Illness Extended Insurance is an annual critical illness insurance policy. In case of suffering one of the 12 critical illnesses listed in the insurance coverage, this amount is paid out of the packages with a limit of TL 30,000-50,000 or 100,000, depending on the option selected. Additional packages are available.

Critical Illness Insurance for Entrepreneur Women

Critical Illness Insurance for Entrepreneurial Women is a one-year policy that covers critical illnesses. In case of contracting illnesses classified as critical illnesses for women, coverage of TL 50,000 is provided. Additional packages are available.

Tourist Travel Health Insurance

Tourist Travel Health Insurance covers the risks that may occur during the travel to Türkiye of foreign nationals residing outside the borders of the Republic of Türkiye, within the scope of travel insurance.

Complication Insurance

Health tourism in Türkiye has developed significantly in recent years. The "Complications Insurance" package was created specifically for travelers visiting our country for a scheduled operation. The product, which is offered for purchase by hospitals, is expected to boost the satisfaction of health tourism in Türkiye by ensuring the risks that may develop during the surgeries of foreign visitors.

Complementary Health Insurance

The inpatient Complementary Health Insurance product, designed specifically for the bank channel, was launched under the health branch. The product grants customers four examination rights and a variety of assistance services.

Financial Cybersecurity Insurance

The “Financial Cybersecurity Insurance” product, which protects the policyholders against cyber risks, became available for sale as of February 2022 in response to the increasing cyber risks encountered by people globally. The program offers the policyholder protection from the risks of identity theft, fraud, ATM theft, wallet loss, and private password theft. Policyholders are also provided with free antivirus software (Bitdefender) that will help boost the security of personal data in the digital environment and that will provide reinforced protection against malware and spyware from the internet.

Sempati Pet Insurance

As an institution that always stands by its customers with solutions customized to their needs, Türkiye Sigorta launched the “Sempati Pet Insurance” product in July 2022, which secures our pawed friends. Emergency inpatient/outpatient care charges are secured against third-party liability with standard and comprehensive packages. At the same time, microchip service is provided free of charge to the insured.

Product Development

Efforts continue in terms of the public authority's accomplishments in the health sector, the fast progression of the Ministry of Health's investments, the development of incentive models and their support regarding the insurance industry, the widespread adoption of Complementary Health Insurance, and the diversification of products in the life branch.

In order to provide its customers with the products, which they long for in 2023, Türkiye Sigorta continues to work on the design of a modular product that allows the policyholder to select the coverage groups and contracted institutions of their choice, and to formulate a health insurance policy tailored to their individual preferences,

In addition, efforts to spread the products prepared for foreign nationals visiting our country and living in our country by segmenting them into sales channels will continue.

The “Sempati Pet Insurance” product was launched in July 2022.



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Gücü, adında.