

# Digitalization in Distribution Channels

**Rota Sales Platform has been developed as a brand new platform that can be used by sales teams in agencies, bank channels and regional offices.**



## Rota Sales Platform

A brand new platform that can be used by sales teams in agencies, bank channels and regional offices has been developed. Sales of elementary and pension products are managed through a single platform, through the "Demand Management System" and "Policy Renewal" processes, which can be worked on simultaneously with internal and external business partners.

Rota Sales Platform, which was opened for use by Halkbank employees in 2022 as the first bank channel, will also be available for Ziraat Bank and VakıfBank as of February 2023.

Türkiye Sigorta has customized and launched digital sales displays on multiple platforms in order to boost its role in digital sales in the sector.

Efforts have been initiated in the Demand Management System module, which is currently under development, to migrate the operational processes performed across the Company via the Outlook program to a systematic platform structure, under the motto "communication without e-mail." The missions of ensuring traceability, generating assessments of performance, and assuring end-to-end information

security have been undertaken within the scope of this project.

The objectives of the Centralized Demand Management System are as follows:

- transferring customer requests to recordable environment,
- assessing staff performance,
- facilitating the management of operational processes independent of the distribution channel by using a single screen,
- establishing a measurable business model

It is possible to notify relevant employees about policies of which due dates are approaching, view policy details, and swiftly follow up on the renewal process in a digital environment using the "Renewal Module" developed to be positioned on the sales platform. The application that allows sales managers to view all policy renewals will go live in early 2023.

A project has been developed in which the application form can be filled out via a single link provided to the policyholder and the application processes can be readily followed digitally by the relevant teams.



### **Bancassurance Channel and Digitalization**

“Sales of Insurance Products via WEB Channel” project went live on VakıfBank website. In addition to the products sold through VakıfBank Mobile and Internet Banking, Branch, MSS (Mobile Field Sales-Tablet) and Call Center, TCIP, housing, auto insurance, traffic, travel health and complementary health products started to be provided on the VakıfBank website (<https://sigorta.vakifbank.com.tr/>).

The Personal Accident Insurance product “My Family is Safe” has become available through Ziraat Bank’s mobile, internet banking, and digital branch channels.

Channel experience is gaining importance as much as customer experience.

The initial surveys and ad-hoc studies designed within the scope of channel experience measurement studies are; channel experience of 3 public banks with bancassurance relations, measuring the travel process satisfaction of the winners of the travel award as a result of the sales campaign of one of the partner banks, satisfaction measurements regarding the users’ experiences during the pilot use of the Demand Management System deployed for employees and sales channels.

In 2022, the sale of insurance policies customized for bank customer needs commenced through the Halkbank Bancassurance channel:

- In addition to comprehensive emergency health and diabetes support products, the Complementary Health Insurance (TSS) product allows customers to purchase affordable health insurance with an outpatient treatment limit.
- Sempati Pet insurance
- Critical Illnesses Insurance for Entrepreneurial Women

The products offered via the Halkbank channel were also enhanced in 2022 by the addition of features appropriate for market conditions:

- By adding the POS device glass breakage guarantee, Electronic Device limits were increased, and the product was developed with assistance services.
- Esnaf Acil Destek (Tradesman Emergency Support) and Esnafın Alinteri (Labor of Tradesman) products, as well as Non-Life products for the SME Business Line, have been transferred to the offer screens.
- The minimum premium amounts for all personal accident products were updated, increasing the coverage offered to customers.
- Personal Financial Cybersecurity and My Passwords are Safe products are currently available for purchase at VakıfBank and Halkbank branches, as well as the Halkbank call center.

In order to contribute to production targets, insurance incentive campaigns were organized with Ziraat Bank.

An “Intermediary Satisfaction Survey” was conducted for Halkbank employees in order to identify areas that are open to improvement in the bank channels, to assess the situation by receiving feedback on merger-related issues, and to discover aspects that would enable better service.

### **Agency Channel**

In 2022, when studies on the extent and efficiency of the agencies became prominent, Türkiye Sigorta doubled the number of distribution channels that had been generated since its establishment.

In order to enhance the extensiveness and efficiency of the products, it is aimed to increase the periodic premium production of the strategic products determined by the agency channel and to ensure the prevalence of the agency in product-based production by improving the agency screen usage habits. At the same time, product habits of the agencies in the TCIP branch were examined, and the production increased by 130% and the market share increased from 6.2% to 9.7%.

Analytical agency management studies have been conducted in an effort to boost agency effectiveness, and agency productivity has become clearer to measure as a result of these studies.

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The training program started at the Türkiye Sigorta Agency Academy, which is unique in the sector, in 2022.



### Türkiye Sigorta Agency Academy

Within the scope of the activities of the Türkiye Sigorta Agency Academy, which is unique in the sector, the second term of the Agency Academy program, the first of which was held in 2021 in collaboration with the Marmara University Continuing Education Center, started in November 2022. The program has been designed with the goal of pioneering all types of learning experiences that would serve as a bridge between agencies and Türkiye Sigorta and contribute to the development of a shared approach. Aside from content related to sector-specific dynamics, this program includes training courses that focus on professional development and competency growth and the advancement of agencies from different perspectives. 120 sales resources, which were evaluated specially in the program that 301 agencies benefited from in 2021, continue their training without interruption.

### Year 2023 ...

Türkiye Sigorta plans on entering the year 2023 with solid steps, deploying projects with a vision of functionally enriching the Rota Sales Platform. With the Performance System, a module where agencies and Bank channels can track performance statistics and target realization percentages will be implemented on the Rota Sales Platform. The Visit/Appointment module, where sales and regional teams can easily organize all the activities they plan to perform, save the appointment status and results and view them in a list or in detail, is also planned to be included on the Platform.

Halkbank ANKA project, screen integrations, development of Halkbank card storage project and complaint process are among the projects for the next year. In addition, it is aimed to make TCIP, Auto, Traffic and Health products at Ziraat Bank available for on-site sales through the relevant channels, as well as to improve efficiency and renewal processes in operational processes. It is planned to complete process for the sales of Diabetes Support Health Insurance, Critical Illnesses Insurance for Women, and additional Complementary Health Insurance products from VakıfBank branches.

Within the framework of the contract signed between the PTT and the Company, integration studies were started in 2022 and integrations were completed for the TCIP product. The project will continue in 2023 for the integration of other strategic products.

### Upcoming Project: Agency and Bank Channel Segmentation

In 2022, Türkiye Sigorta started working on parametric clustering, which allows for greater recognition of sales channels, easier tracking of sales channel trends, developing appropriate objectives, and differentiating services. It is planned to carry out studies that can be used as a reference by the relevant business units in order to differentiate the services provided to agencies and bank branches and to provide a fairer allocation of awards and gifts in the second quarter of 2023.