



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİGORTA A.Ş. Insurance Companies Financial Report Consolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements

2025 3rd Quarter Consolidated Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2025	Previous Period 31.12.2024
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	4.2 ve 14	13.513.006.831	25.228.353.912
Cash		0	0
Cheques Received		0	0
Banks	14	8.576.241.853	20.602.437.060
Cheques Given And Payment Orders (-)		0	0
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months	14	4.936.764.978	4.625.916.852
Other cash and cash equivalents		0	0
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	4.2 ve 11	83.676.747.409	34.327.469.974
Financial Assets Available For Sale	4.2 ve 11	30.696.740.635	11.121.213.898
Financial Assets Held To Maturity	4.2 ve 11	23.389.085.911	3.985.925.466
Financial Assets Held For Trading	4.2 ve 11	29.590.920.863	19.220.330.610
Loans		0	0
Provision For Loans (-)		0	0
Financial Investments With Risks On Policyholders		0	0
Equity Shares		0	0
Impairment In Value of Financial Assests (-)		0	0
RECEIVABLES FROM MAIN OPERATIONS	4.2 ve 12	33.622.437.837	19.005.278.041
Receivables From Insurance Operations	12	31.969.574.558	17.138.282.361
Provision For Receivables From Insurance Operations (-)	12	-169.788.614	-87.576.453
Receivables From Reinsurance Operations	12	1.818.712.041	1.950.445.023
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits On Insurance And Reinsurance Companies		0	0
Loans To Policyholders		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations		0	0
Doubtful Receivables From Main Operations	12	2.465.456.020	1.234.238.817
Provision For Doubtful Receivables From Main Operations (-)	12	-2.461.516.168	-1.230.111.707
RECEIVABLES FROM RELATED PARTIES		184.088.071	225.653
Receivables From Shareholders		0	0
Receivables From Associates		184.088.071	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		0	0
Receivables From Other Related Parties		0	225.653
Rediscount On Receivables From Related Parties (-)		0	0
Doubtful Receivables From Related Parties		0	0
Provision For Doubtful Receivables From Related Parties (-)		0	0
OTHER RECEIVABLES	4.2 ve 12	1.816.218.403	730.218.897
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		0	0
Other Miscellaneous Receivables	47	1.816.218.403	730.218.897
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		403.151	418.294
Provision For Other Doubtful Receivables (-)		-403.151	-418.294
PREPAID EXPENSES AND INCOME ACCRUALS	17	9.235.518.617	7.400.013.011
Deferred Acquisition Costs	17	8.880.095.897	7.128.837.108
Accrued Interest And Rent Income		0	0
Income Accruals		0	0
Other Prepaid Expenses	17	355.422.720	271.175.903
OTHER CURRENT ASSETS		645.937.561	611.193.160
Inventory For Future Months		0	0
Prepaid Taxes And Funds	4.2 ve 12	621.143.854	607.136.831

Deferred Tax Assets		0	0
Business Advances		0	0
Advances Given To Personnel	4.2	361.279	14.641
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		24.432.428	4.041.688
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		142.693.954.729	87.302.752.648
NON-CURRENT ASSETS			
RECEIVABLES FROM MAIN OPERATIONS		0	0
Receivables From Insurance Operations		0	0
Provision For Receivables From Insurance Operations (-)		0	0
Receivables From Reinsurance Operations		0	0
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits on Insurance And Reinsurance Companies		0	0
Loans To Policyholders		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations		0	0
Doubtful Receivables From Main Operations		0	0
Provision For Doubtful Receivables From Main Operations (-)		0	0
RECEIVABLES FROM RELATED PARTIES		0	0
Receivables From Shareholders		0	0
Receivables From Associates		0	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		0	0
Receivables From Other Related Parties		0	0
Rediscount On Receivables From Related Parties (-)		0	0
Doubtful Receivables From Related Parties		0	0
Provision For Doubtful Receivables From Related Parties (-)		0	0
OTHER RECEIVABLES	4.2 ve 12	5.449.938	5.607.672
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	4.2 ve 12	5.449.938	5.607.672
Other Miscellaneous Receivables		0	0
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		0	0
Provision For Other Doubtful Receivables (-)		0	0
FINANCIAL ASSETS	9	6.391.046.568	6.005.212.086
Long Term Securities	9	6.042.740.940	5.725.880.036
Associates		0	0
Capital Commitments to Associates (-)		0	0
Subsidiaries	9	18.215.590	18.215.590
Capital Commitments to Subsidiaries (-)		0	0
Jointly-Controlled Companies	9	330.090.038	261.116.460
Capital Commitments To Jointly-Controlled Companies (-)		0	0
Financial Assets And Financial Investments With Risks On Policyholders		0	0
Other financial assets		0	0
Impairment in Value of Financial Assests (-)	9	0	0
TANGIBLE ASSETS		1.928.506.455	1.802.264.584
Investment Property	7	325.516.000	325.516.000
Impairment In Value Of Investment Properties (-)		0	0
Land And Buildings Held For Utilisation	6	1.316.612.000	1.316.612.000
Machinery And Equipments	6	167.716.652	161.590.916
Furnitures And Fixtures	6	84.552.398	57.804.135
Motor vehicles	6	13.271.012	13.367.927
Other Tangible Assets, Including Leasehold Improvements	6	40.934.946	29.992.646
Tangible Assets Acquired Through Finance Leases	6	192.771.180	104.190.414
Accumulated Amortisations (-)	6	-212.867.733	-206.809.454
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS		222.259.109	192.271.121
Rights	8	372.863.015	277.243.199
Goodwill		0	0
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	38.238.939	38.238.939
Accumulated Amortisations (-)	8	-188.842.845	-123.211.017
Advances For Intangible Assets		0	0

PREPAID EXPENSES AND INCOME ACCRUALS		0	0
Deferred Acquisition Costs		0	0
Income Accruals		0	0
Other Prepaid Expenses		0	0
OTHER NON CURRENT ASSETS		0	0
Effective Foreign Currency Accounts		0	0
Foreign Currency Accounts		0	0
Inventory For Future Years		0	0
Prepaid Taxes And Funds		0	0
Deferred Tax Assets		0	0
Other Miscellaneous Non-Current Assets		0	0
Amortisation On Other Non-Current Assets (-)		0	0
Provision For Other Non-Current Assets (-)		0	0
TOTAL NON-CURRENT ASSETS		8.547.262.070	8.005.355.463
Total assets		151.241.216.799	95.308.108.111
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	4.2	16.639.495.844	1.222.023.075
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	20	62.036.459	23.182.615
Deferred Finance Lease Costs (-)	20	0	-5.349.834
Current Portion Of Long Term Loans		0	0
Principal Installments And Interests On Issued Bonds (Bills)		0	0
Other Financial Assets Issued		0	0
Valuation Differences Of Other Financial Assets Issued (-)		0	0
Other Financial Liabilities	20	16.577.459.385	1.204.190.294
PAYABLES FROM MAIN OPERATIONS	4.2 ve 19	20.001.818.286	8.205.211.983
Payables From Insurance Operations	19	20.001.818.286	8.205.211.983
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations		0	0
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES	4.2	7.935.027	8.421.035
Payables To Shareholders	45	5.164.698	5.171.916
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel		2.770.329	3.249.119
Payables To Other Related Parties		0	0
OTHER PAYABLES	4.2	690.197.564	705.088.334
Deposits And Guarantees Received		0	0
Medical Treatment Payables To Social Security Institution	19	398.556.043	255.123.781
Other Miscellaneous Payables	19 ve 47	291.641.521	449.964.553
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS		61.952.767.336	48.951.286.734
Reserves for Unearned Premiums - Net	17	34.764.710.233	26.765.429.987
Reserves for Unexpired Risks - Net	2.23 ve 17	1.053.646.237	1.312.097.724
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net	4.2 ve 17	25.892.020.300	20.663.806.066
Provisions For Bonus and Discounts - net	17	1.395.000	1.395.000
Other Technical Provisions- Net	10 ve 17	240.995.566	208.557.957
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS	4.2	3.555.635.037	2.178.584.800
Taxes And Dues Payable		735.917.195	553.528.248
Social Security Premiums Payable		83.340.104	70.857.210
Overdue, Deferred Or By Installment Taxes And Other Liabilities		0	0
Other Taxes And Liabilities Payable		0	0
Corporate Tax Liability Provision On Period Profit		5.101.011.012	3.901.084.865
Prepaid Taxes And Other Liabilities On Period Profit (-)		-2.364.633.274	-2.346.885.523
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS		2.124.698.939	1.539.709.699
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23	2.124.698.939	1.539.709.699
DEFERRED INCOME AND EXPENSES ACCRUED		4.340.601.305	3.887.124.127

Deferred Acquisition Income	10 ve 19	4.340.601.305	3.887.124.127
Prepaid Expenses		0	0
Other Deferred Income		0	0
OTHER SHORT TERM LIABILITIES		0	0
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities		0	0
TOTAL SHORT TERM LIABILITIES		109.313.149.338	66.697.449.787
LONG TERM LIABILITIES			
FINANCIAL DEBTS	4.2 ve 20	96.994.363	12.035.268
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	20	96.994.363	15.645.849
Deferred Finance Lease Costs (-)	20	0	-3.610.581
Bonds Issued		0	0
Other Financial Assets Issued		0	0
Valuation Differences Of Other Financial Assets Issued (-)		0	0
Other Financial Liabilities		0	0
PAYABLES FROM MAIN OPERATIONS		0	0
Payables From Insurance Operations		0	0
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations		0	0
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES		0	0
Payables To Shareholders		0	0
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables to Jointly-controlled Companies		0	0
Payables To Personnel		0	0
Payables To Other Related Parties		0	0
OTHER PAYABLES	4.2	82.350.358	67.758.736
Deposits And Guarantees Received	4.2	82.350.358	67.758.736
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		0	0
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	2.25 ve 17	717.748.557	515.996.277
Reserves for Unearned Premiums - Net		0	0
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net		0	0
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions - Net	2.25 ve 17	717.748.557	515.996.277
OTHER LIABILITIES AND RELEVANT PROVISIONS		0	0
Other Non-current Liabilities		0	0
Overdue, Deferred or By Installment Taxes and Other Liabilities		0	0
Other Liabilities And Expense Provisions		0	0
PROVISIONS FOR OTHER RISKS		189.549.531	193.980.970
Provision for Employee Termination Benefits	23	189.549.531	193.980.970
Provision For Pension Fund Asset Deficits		0	0
DEFERRED INCOME AND EXPENSES ACCRUED		0	0
Deferred Acquisition Income		0	0
Prepaid Expenses		0	0
Other Deferred Income		0	0
OTHER LONG TERM LIABILITIES		228.872.643	155.832.728
Deferred Tax Liabilities	21	228.872.643	155.832.728
Other Miscellaneous Long Term Liabilities		0	0
TOTAL LONG TERM LIABILITIES		1.315.515.452	945.603.979
EQUITY			
PAID IN CAPITAL	2.13 ve 15	10.000.000.000	5.000.000.000
(Nominal) Capital	2.13 ve 15	10.000.000.000	5.000.000.000
Unpaid Capital (-)		0	0
Positive Inflation Adjustment On Capital		0	0
Negative Inflation Adjustment on Capital (-)		0	0
Register In Progress Capital		0	0
CAPITAL RESERVES	15	728.985.408	714.845.297
Equity Share Premiums	15	692.314.994	678.174.883
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		0	0

Foreign Currency Translation Differences		0	0
Other Capital Reserves		36.670.414	36.670.414
PROFIT RESERVES		15.368.546.755	9.067.483.725
Legal Reserves	15	1.229.269.303	418.256.161
Statutory Reserves		0	0
Extraordinary Reserves	15	7.379.492.036	2.409.904.900
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15	5.188.955.654	4.706.653.338
Other Profit Reserves	15	1.570.829.762	1.532.669.326
PRIOR YEARS' PROFITS		102.125.045	102.125.045
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		14.412.894.801	12.780.600.278
Net Profit For The Period		14.412.894.801	12.780.600.278
Net Loss For The Period (-)		0	0
Non Distributable Profits		0	0
MINORY INTERESTS		0	0
TOTAL EQUITY		40.612.552.009	27.665.054.345
TOTAL LIABILITIES AND EQUITY		151.241.216.799	95.308.108.111

Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024	Current Period 3 Months 01.07.2025 - 30.09.2025	Previous Period 3 Months 01.07.2024 - 30.09.2024
Income Statement					
I-TECHNICAL PART					
NON-LIFE TECHNICAL INCOME		60.194.040.454	42.972.225.627	20.721.415.097	15.919.992.490
Earned Premiums (Net of Reinsurer Share)	5	43.333.297.215	30.889.576.024	15.673.383.408	11.335.219.361
Written Premiums (Net of Reinsurer Share)	5,17, 24	51.074.125.974	33.440.803.477	17.480.506.698	12.229.899.026
Gross Written Premiums (+)	17, 24	105.134.769.767	72.580.263.501	32.455.632.934	22.169.706.100
Ceded Premiums to Reinsurer (-)	10, 17, 24	-53.155.827.364	-38.384.163.844	-14.567.998.640	-9.616.760.474
Transferred Premiums to SSI (-)	10, 17, 24	-904.816.429	-755.296.180	-407.127.596	-323.046.600
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5 ve 17	-7.999.280.246	-3.066.635.628	-1.799.761.812	-1.314.671.038
Unearned Premiums Provision (-)	17	-14.878.291.792	-13.053.033.198	487.732.510	-307.299.428
Reinsurer Share of Unearned Premiums Provision (+)	10, 17	6.771.757.527	10.033.773.758	-2.410.266.156	-1.064.965.925
Social Security Institution Share of Unearned Premiums Provision (+/-)	10, 17	107.254.019	-47.376.188	122.771.834	57.594.315
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17	258.451.487	515.408.175	-7.361.478	419.991.373
Unexpired Risk Provision (-)	17	225.076.334	760.794.523	-454.871.004	676.095.581
Reinsurer Share of Unexpired Risk Provision (+)	10 ve 17	33.375.153	-245.386.348	447.509.526	-256.104.208
Investment Income Transferred from Non Technical Part	5	15.483.680.913	11.495.898.451	4.675.391.601	4.418.855.644
Other Technical Income (Net of Reinsurer Share) (+/-)		4.570.827	6.423.560	0	3.196.999
Gross Other Technical Income (+/-)		4.570.827	6.423.560	0	3.196.999
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)		1.372.491.499	580.327.592	372.640.088	162.720.486
NON-LIFE TECHNICAL EXPENSE (-)		-42.534.999.710	-30.477.699.542	-15.444.090.936	-11.413.116.126
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-31.813.442.133	-23.671.528.930	-11.328.823.204	-8.918.494.340
Claims Paid (Net of Reinsurer Share)	5	-26.585.227.899	-16.226.807.449	-10.575.251.533	-6.281.976.725
Gross Claims Paid (-)		-39.832.785.664	-21.767.361.867	-18.971.268.315	-8.050.854.565
Reinsurer Share of Claims Paid (+)	10	13.247.557.765	5.540.554.418	8.396.016.782	1.768.877.840
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5	-5.228.214.234	-7.444.721.481	-753.571.671	-2.636.517.615
Provisions for Outstanding Claims (-)		-4.878.674.483	-10.850.711.971	2.151.449.262	-3.925.031.306
Reinsurer Share of Provision for Outstanding Claims (+)	10	-349.539.751	3.405.990.490	-2.905.020.933	1.288.513.691
Change In Provision for Bonus and Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	-6.070.000	0	-1.395.000
Provision for Bonus and Rebates (-)		0	-6.070.000	0	-1.395.000
Reinsurer Share of Provision For Bonus and Rebates (+)		0	0	0	0
Change In Other Technical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17	-201.752.280	-232.508.985	-78.633.625	-88.515.241
Operating Expenses (-)	5, 32	-10.519.805.297	-6.567.591.627	-4.036.634.107	-2.404.711.545
Change In Mathematical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Mathematical Provisions (-)		0	0	0	0
Reinsurer Share of Mathematical Provisions (+)		0	0	0	0
Other Technical Expenses (-)		0	0	0	0
Gross Other Technical Expenses (-)		0	0	0	0
Reinsurer Share of Other Technical Expenses (+)		0	0	0	0
TECHNICAL PART BALANCE - NON LIFE		17.659.040.744	12.494.526.085	5.277.324.161	4.506.876.364
LIFE TECHNICAL INCOME		0	0	0	0
Earned Premiums (Net of Reinsurer Share)		0	0	0	0
Written Premiums (Net of Reinsurer Share)		0	0	0	0
Gross Written Premiums (+)		0	0	0	0
Ceded Premiums to Reinsurer (-)		0	0	0	0
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unearned Premiums Provision (-)		0	0	0	0
Reinsurer Share of Unearned Premiums Provision (+)		0	0	0	0
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unexpired Risk Provision (-)		0	0	0	0
Reinsurer Share of Unexpired Risk Provision (+)		0	0	0	0

Life Business Investment Income		0	0	0	0
Unrealized Gains on Investments		0	0	0	0
Other Technical Income (Net of Reinsurer Share) (+/-)		0	0	0	0
Gross Other Technical Income (+/-)		0	0	0	0
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation Income (+)		0	0	0	0
LIFE TECHNICAL EXPENSE		0	0	0	0
Incurred Losses (Net of Reinsurer Share) (+/-)		0	0	0	0
Claims Paid (Net of Reinsurer Share) (-)		0	0	0	0
Gross Claims Paid (-)		0	0	0	0
Reinsurer Share of Gross Claims Paid (+)		0	0	0	0
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision for Outstanding Claims (-)		0	0	0	0
Reinsurer Share of Provision for Outstanding Claims (+)		0	0	0	0
Change In Provision for Bonus And Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision For Bonus and Rebates (-)		0	0	0	0
Reinsurer Share of Provision for Bonus and Rebates (+)		0	0	0	0
Change In Mathematical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Mathematical Provisions (-)		0	0	0	0
Actuarial Mathematical Provisions (+/-)		0	0	0	0
Provision for Profit Share, Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk		0	0	0	0
Reinsurer Share of Mathematical Provisions (+)		0	0	0	0
Reinsurer Share of Actuarial Mathematical Provisions (+)		0	0	0	0
Reinsurer Share of Provision for Profit Share (Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk) (+)		0	0	0	0
Change In Other Technical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Investment Expenses (-)		0	0	0	0
Unrealized Losses On Investments (-)		0	0	0	0
Investment Income Transferred To Non Technical Part (-)		0	0	0	0
TECHNICAL PART BALANCE - LIFE		0	0	0	0
PENSION BUSINESS TECHNICAL INCOME		0	0	0	0
Fund Management Income		0	0	0	0
Company Management Charges		0	0	0	0
Entrance Fees		0	0	0	0
Company Management Charges In Case Of Temporary Suspension		0	0	0	0
Special Service Charge		0	0	0	0
Increase In Market Value of Capital Commitment Advances		0	0	0	0
Other Technical Income		0	0	0	0
PENSION BUSINESS TECHNICAL EXPENSE		0	0	0	0
Fund Management Expenses (-)		0	0	0	0
Decrease In Market Value of Capital Commitment Advances (-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Other Technical Expenses (-)		0	0	0	0
Fines (-)		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		17.659.040.744	12.494.526.085	5.277.324.161	4.506.876.364
TECHNICAL PART BALANCE - LIFE		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
TECHNICAL PART BALANCE		17.659.040.744	12.494.526.085	5.277.324.161	4.506.876.364
INVESTMENT INCOME		25.934.352.635	17.600.539.602	9.850.646.970	6.376.134.657
Income from Financial Investments	26	17.704.339.852	10.931.382.524	7.827.336.979	3.565.353.405
Income from Sales of Financial Investments		0	0	0	0
Valuation of Financial Investments	26	5.109.140.213	3.460.701.676	1.268.634.688	1.893.213.690
Foreign Exchange Gains	26	2.861.383.021	1.850.283.545	741.784.428	721.122.341
Income from Associates	26	184.088.071	165.679.264	0	0
Income from Subsidiaries and Jointly Controlled Companies		68.973.578	25.620.485	10.631.041	10.588.698
Income from Land and Building	7, 26	6.427.900	3.735.083	2.259.834	1.461.929
Income from Derivatives	26	0	1.163.137.025	0	184.394.594
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part		0	0	0	0
INVESTMENT EXPENSES (-)		-21.207.490.872	-16.762.042.888	-7.232.275.626	-6.307.754.475
Investment Management Expenses (including interest) (-)	34	-2.498.509.556	-3.187.316.115	-1.512.829.712	-1.072.710.992
Diminution In Value of Investments (-)		0	0	0	0
Losses from Realization of Investment (-)		0	0	0	0
Investment Income Transferred to Non-Life Technical Part (-)		-15.483.680.913	-11.495.898.451	-4.675.391.601	-4.418.855.644
Losses from Derivatives (-)		0	0	0	0
Foreign Exchange Losses (-)	26	-2.397.117.165	-1.328.199.113	-733.610.918	-569.514.348
Depreciation Expenses (-)		-121.047.015	-77.243.384	-44.200.242	-27.271.708
Other Investment Expenses (-)		-707.136.223	-673.385.825	-266.243.153	-219.401.783
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		-2.871.996.694	-866.613.540	-548.325.038	-385.788.265
Provisions Account (+/-)	47	-2.601.938.531	-941.989.008	-1.234.078.166	-660.634.564
Rediscount	47	-293.105.391	196.084.112	152.281.963	179.664.918
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	21 ve 35	14.375.706	-130.570.215	531.171.934	91.435.938
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues		16.061.363	14.258.295	3.463.937	5.063.260
Other Expenses and Losses (-)	47	-7.389.841	-4.396.724	-1.164.706	-1.317.817
Prior Period Income		0	0	0	0
Prior Period Losses (-)		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	37	14.412.894.801	9.665.799.596	5.020.256.840	3.081.678.093
Profit or Loss Before Tax		19.513.905.813	12.466.409.259	7.347.370.467	4.189.468.281
Corporate Tax Liability Provision (-)	35	-5.101.011.012	-2.800.609.663	-2.327.113.627	-1.107.790.188
Profit (loss), attributable to [abstract]					
Owners of Parent	37	14.412.894.801	9.665.799.596	5.020.256.840	3.081.678.093
Minority Interests		0	0	0	0

Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2025 - 30.09.2025	Previous Period 01.01.2024 - 30.09.2024
Cash Flow Statement			
CASH FLOWS FROM OPERATING ACTIVITIES			
Cash Inflows from Insurance Operations		87.351.157.908	40.541.343.937
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		0	0
Cash Outflows due to Insurance Operations (-)		-75.176.899.805	-37.133.884.146
Cash Outflows due to Reinsurance Operations (-)		0	0
Cash Outflows due to Pension Operations (-)		0	0
Cash Generated from Operating Activities		12.174.258.103	3.407.459.791
Interest Payments (-)		0	0
Income Tax Payments (-)		-2.948.257.481	-2.897.931.585
Other Cash Inflows		2.433.903.898	2.435.784.974
Other Cash Outflows (-)		-6.811.969.469	-7.110.573.474
Net Cash Generated from Operating Activities		4.847.935.051	-4.165.260.294
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets	6	29.695.196	3.843.372
Purchase of Tangible Assets (-)	6,8	-258.761.724	-116.882.428
Acquisition of Financial Assets (-)	11	-95.523.896.766	-4.810.809.513
Proceeds from Sales of Financial Assets	11	52.583.111.523	3.507.125.781
Interest received	26	17.704.339.852	10.931.382.524
Dividends received	26	0	0
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Investing Activities		-25.465.511.919	9.514.659.736
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	7.070.036
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-91.507.326	-25.724.248
Dividends Paid (-)		-2.000.000.000	0
Other Cash Inflows		15.373.269.091	0
Other Cash Outflows (-)		-1.467.628.857	-16.872.645.070
Net Cash Generated from Financing Activities		11.814.132.908	-16.891.299.282
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		534.602.863	730.306.433
Net Increase In Cash and Cash Equivalents		-8.268.841.097	-10.811.593.407
Cash and Cash Equivalents at Beginning of the Period	14	18.273.954.434	26.166.442.164
Cash and Cash Equivalents at End of the Period	14	10.005.113.337	15.354.848.757

Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Entity's Own Shares (-)	Increase in Value of Assets	Inflation Adjustments to Equity	Reserve of Exchange Differences on Translation	Legal Reserves	Statutory Reserves	Other Reserves and Undistributed Profits	Net Profit (Loss)	Prior Years' Profits (Losses)	Equity Attributable to Owners of Parent	Non-controlling Interests	Total
Previous Period 01.01.2024 - 30.09.2024	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		1.161.523.363	-43.465.453	3.442.641.570	0	0	324.063.778	0	3.261.201.360	6.186.049.487	63.065.443	14.395.079.548		0 14.395.079.548
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		1.161.523.363	-43.465.453	3.442.641.570	0	0	324.063.778	0	3.261.201.360	6.186.049.487	63.065.443	14.395.079.548		0 14.395.079.548
	Issue of equity		3.838.476.637	0	0	0	0	0	0	0	0	-3.838.476.637	0	0	0
	Cash Capital Increase		0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		3.838.476.637					0	0	0	0	-3.838.476.637	0	0	0
	Treasury Share Transactions		0	7.070.036	0	0	0	0	0	0	0	0	7.070.036	0	7.070.036
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-17.724.189	0	0	-17.724.189	0	-17.724.189
	Increase in Value of Assets		0	0	19.811.152	0	0	0	0	0	0	0	19.811.152	0	19.811.152
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Gains (Losses)		0	0	0	0	0	0	0	0	0	0	0	0	0
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	9.665.799.596	0	9.665.799.596	0	9.665.799.596
	Dividends Paid		0	0	0	0	0	0	0	0	0	-1.000.000.000	-1.000.000.000	0	-1.000.000.000
	Transfers To Reserves		0	0	0	0	0	94.192.383	0	1.222.666.789	-6.186.049.487	4.869.190.315	0	0	0
	Equity at the End		5.000.000.000	-36.395.417	3.462.452.722	0	0	418.256.161	0	4.466.143.960	9.665.799.596	93.779.121	23.070.036.143		0 23.070.036.143
Current Period 01.01.2025 - 30.09.2025	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		5.000.000.000	-36.395.417	4.706.653.338	0	0	418.256.161	0	4.693.814.940	12.780.600.278	102.125.045	27.665.054.345		0 27.665.054.345
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		5.000.000.000	-36.395.417	4.706.653.338	0	0	418.256.161	0	4.693.814.940	12.780.600.278	102.125.045	27.665.054.345		0 27.665.054.345
	Issue of equity		5.000.000.000	0	0	0	0	0	0	0	0	-5.000.000.000	0	0	0
	Cash Capital Increase		0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		5.000.000.000	0		0	0	0	0	0	0	-5.000.000.000	0	0	0
	Treasury Share Transactions		0	0	0	0	0	0	0	0	0	0	0	0	0
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase in Value of Assets		0	0	482.302.316	0	0	0	0	0	0	0	482.302.316	0	482.302.316
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Gains (Losses)		0	0	0	0	0	0	0	52.300.547	0	0	52.300.547	0	52.300.547
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	14.412.894.801	0	14.412.894.801	0	14.412.894.801
	Dividends Paid		0	0	0	0	0	0	0	0	0	-2.000.000.000	-2.000.000.000	0	-2.000.000.000
	Transfers To Reserves		0	0	0	0	0	811.013.142	0	4.969.587.136	12.780.600.278	7.000.000.000	0	0	0
	Equity at the End		10.000.000.000	-36.395.417	5.188.955.654	0	0	1.229.269.303	0	9.715.702.623	14.412.894.801	102.125.045	40.612.552.009		0 40.612.552.009