TÜRKİYE SİGORTA

Earnings Presentation

2Q26 & 1H26

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1H26 Key Takeaways: Record 1H26 – An Underwriting-Led Beat

Resilient & Scalable Growth: Real growth and profitability in both TL and USD terms
2Q26 net income **TL 7 bn** (**+46%** yoy) beat consensus by **15%**
Combined ratio **88%** beat consensus by **400 bps** (consensus average: 92%)

1 Record Profitability Ahead of Expectations

Net income:

- **2Q26:** TL 7 bn, (+46% yoy); **USD 155 mn** (**+24%** yoy) – exceeding consensus by **15%**
- **1H26:** TL 13.5 bn (+44% yoy)

GWP:

- **2Q26:** TL 40.4 bn (+29% yoy); **USD 890 mn** (**+10%** yoy) – sustained business momentum
- **1H26:** TL 94.2 bn (+30% yoy)

Market share: 15% – #1 position; **Lead over the #2 player:** TL 18 bn

2 Resilient Portfolio

AuM (ex. arbitrage): TL 88 bn (+26% yoy) with a yield of 35%

Investment performance:

- **2Q26:** Net investment income reached TL 8.3 bn (+19% yoy); **USD 182 mn**
- **1H26:** Net investment income reached TL 14.5 bn (+13% yoy)

3 Below 100% COR for 10 Consecutive Quarters

Technical income (excluding investment income):

- **2Q26:** TL 2.9 bn (+192% yoy), **USD 64 mn** (**+149%** yoy)
- **1H26:** TL 4.9 bn (+211% yoy)

Combined ratio: 88%, improving by 900 bps yoy

4 Strong Capital Base – Supporting Growth and Shareholder Returns

- **CAR:** 213%, well above the 135% dividend threshold
- **Equity:** TL 61 bn (+67% yoy)
- **ROAE:** 48%
- **Shareholder and market actions:** 5% Share sale, a 100% bonus share issue and a TL 3 bn cash dividend

Value Creation Beyond Currency: Real Returns in USD

Metric	1H25	1H26	YoY	TL Equivalent (1H26)
Gross Written Premiums	USD 1.9 bn	**USD 2.1 bn**	9%	TL 94.2 bn (+30%)
Net Income	USD 250 mn	**USD 302 mn**	21%	TL 13.5 bn (+44%)
Total Equity	USD 0.9 bn	**USD 1.3 bn**	43%	TL 61.1 bn (+67%)
Total Assets	USD 3.5 bn	**USD 4.2 bn**	18%	TL 193.3 bn (+39%)
Core Technical Income (excl. investment)	USD 42 mn	**USD 110 mn**	161%	TL 4.9 bn (+211%)
Assets under Management*	USD 1.8 bn	**USD 1.9 bn**	8%	TL 88.4 bn (+26%)
Net Investment Income**	USD 344 mn	**USD 326 mn**	-5%	TL 14.5 bn (+13%)

Key Ratios: ROAE: 48% (USD) | AuM Yield: 35% | CAR: 213%

Consensus Beat: 2Q26 Net Income: USD 155 mn vs consensus USD 134 mn (+15%)

*Excluding arbitrage
** USD decline reflects deliberate defensive repositioning for disinflation

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Financial and Operating Highlights – 1H26 (USD-Based)

OPERATIONAL PERFORMANCE

Premium Production

up 9% yoy

USD 2.1 bn

Core Technical Income*

up 161% yoy

USD 110 mn

Combined Ratio

900 bps improvement

88%

FINANCIAL STRENGTH & GROWTH

Net Income

up 21% yoy

USD 302 mn

AuM Size**

up 8% yoy

USD 1.9 bn

AuM Yield

above inflation

35%

STRONG MOMENTUM IN CAPITAL

Equity

up 43% yoy

USD 1.3 bn

CAR

above legal (115%) and dividend threshold (135%)

213%

ROAE

above inflation

48%

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*Excluding investment income

**Excluding arbitrage

Financial and Operating Highlights – 1H26 (TL-Based)

OPERATIONAL PERFORMANCE

Premium Production

TL 94.2 bn

up 30% yoy

Core Technical Income*

TL 4.9 bn

up 211% yoy

Combined Ratio

88%

900 bps improvement

FINANCIAL STRENGTH & GROWTH

Net Income

TL 13.5 bn

up 44% yoy

AuM Size**

TL 88.4 bn

up 26% yoy

AuM Yield

35%

above inflation

STRONG MOMENTUM IN CAPITAL

Equity

TL 61.1 bn

up 67% yoy

CAR

213%

above legal (115%) and dividend threshold (135%)

ROAE

48%

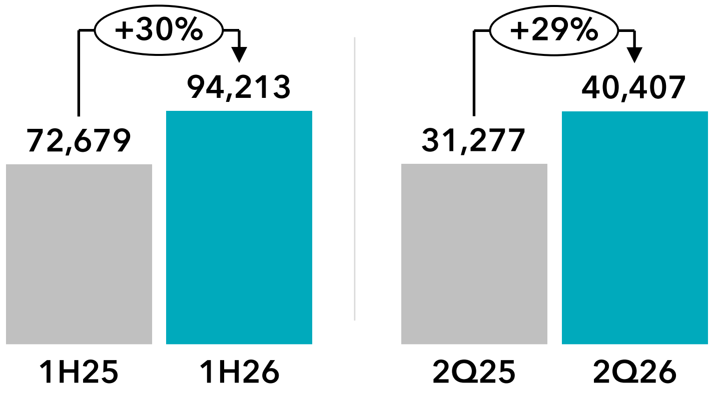
above inflation

*Excluding investment income
**Excluding arbitrage

Performance Snapshot in a Nutshell

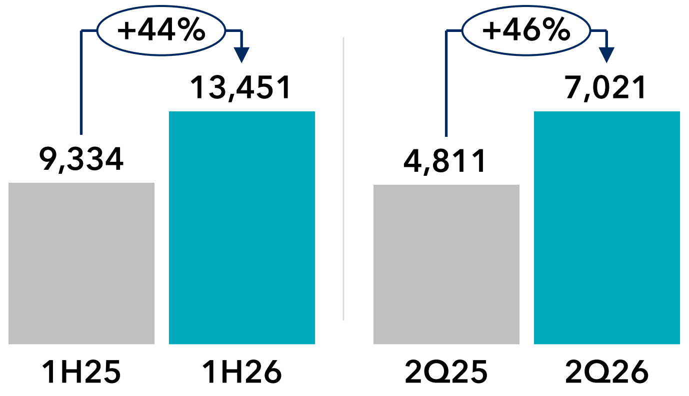
GWP Production *(TL mn)*

Sustainable Growth



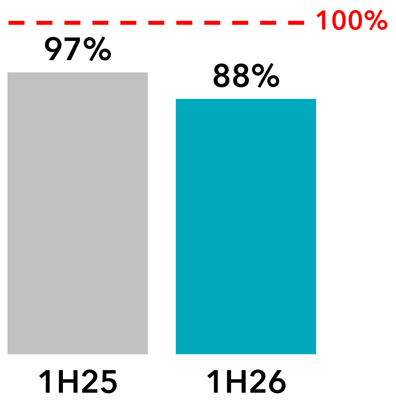
Net Income *(TL mn)*

Robust



Combined Ratio

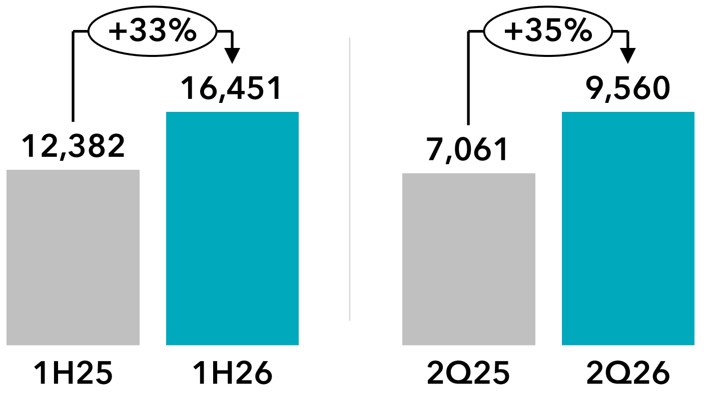
Sustained <100%



- Below sector average
- Below 100% for 10 consecutive quarters
- Below consensus

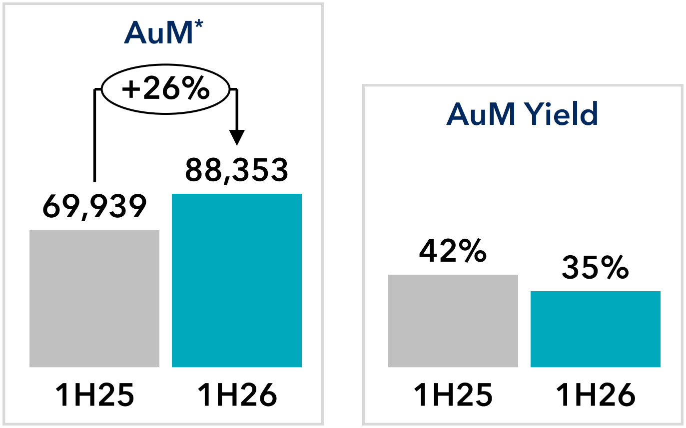
Total Technical Income *(TL mn)*

Cost Efficient



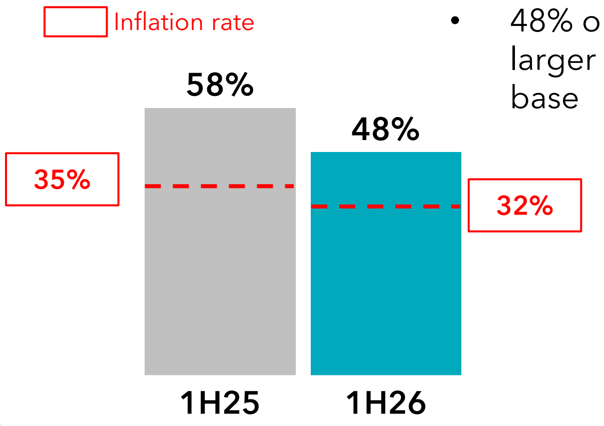
AuM & Yield *(TL mn, %)*

Tracking Inflation



ROAE

Strong Value Generation



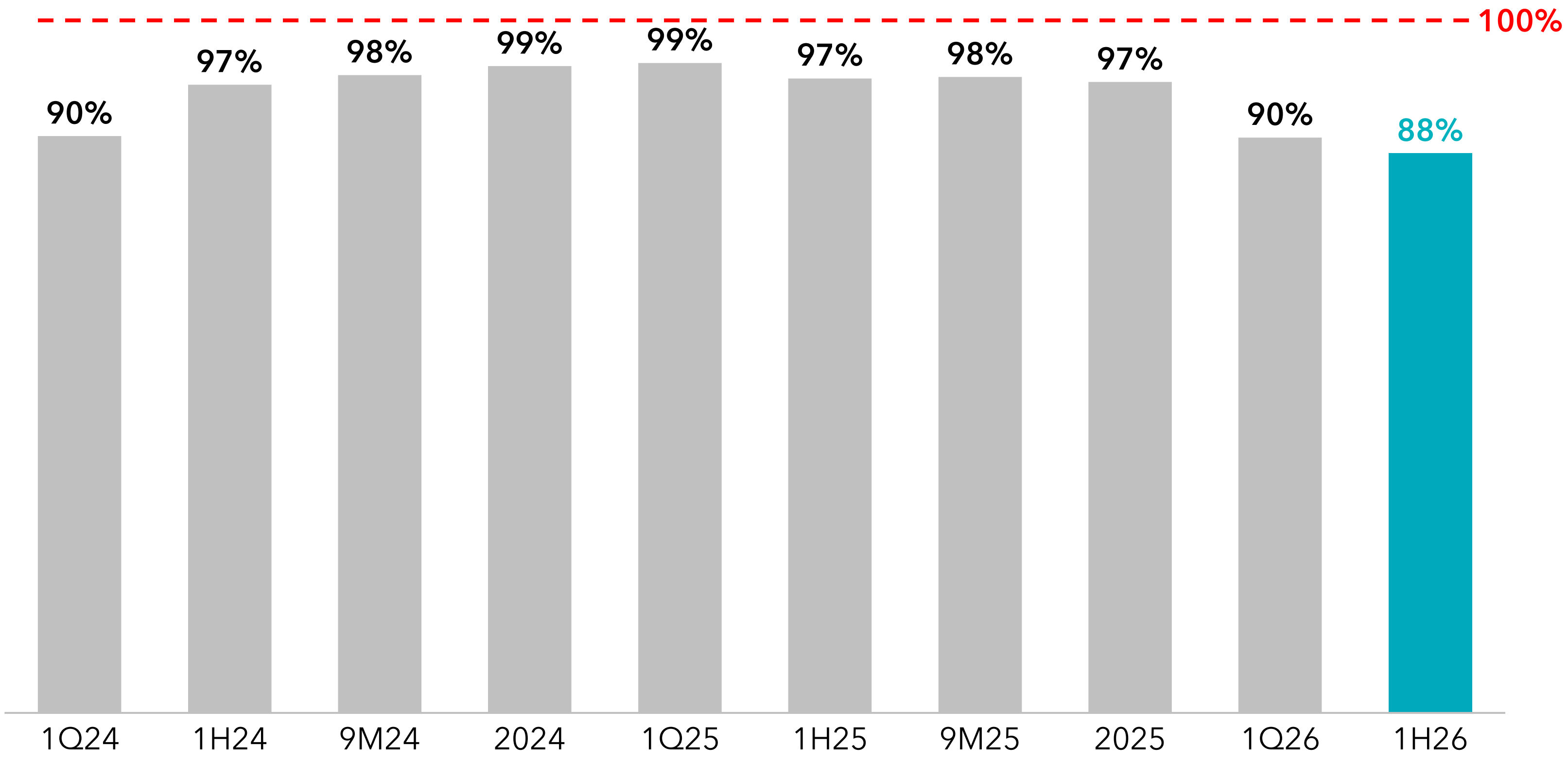
- 48% on a 67% larger equity base

*Excluding arbitrage

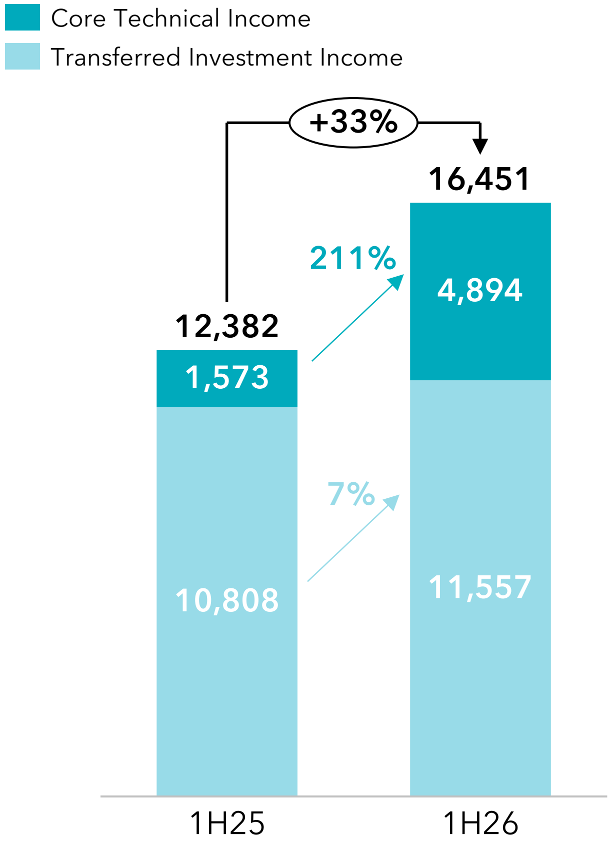
Excellence Continues: Underwriting and Combined Ratio Discipline

- The 97% combined ratio in 1H25 reflected the impact of a once-in-a-decade frost event. In 1H26, the absence of a similar event, normalization in General Losses and continued discipline in Motor segments delivered a **9-point yoy improvement**, bringing the combined ratio to a **record-low 88%**
- Core technical income increased by **211% yoy**

Cumulative Combined Ratio – 10 Consecutive Quarters Below 100%



Total Technical Income (TL mn)



15% Market Share, TL 18 bn Lead Over The #2 Player (1H26)

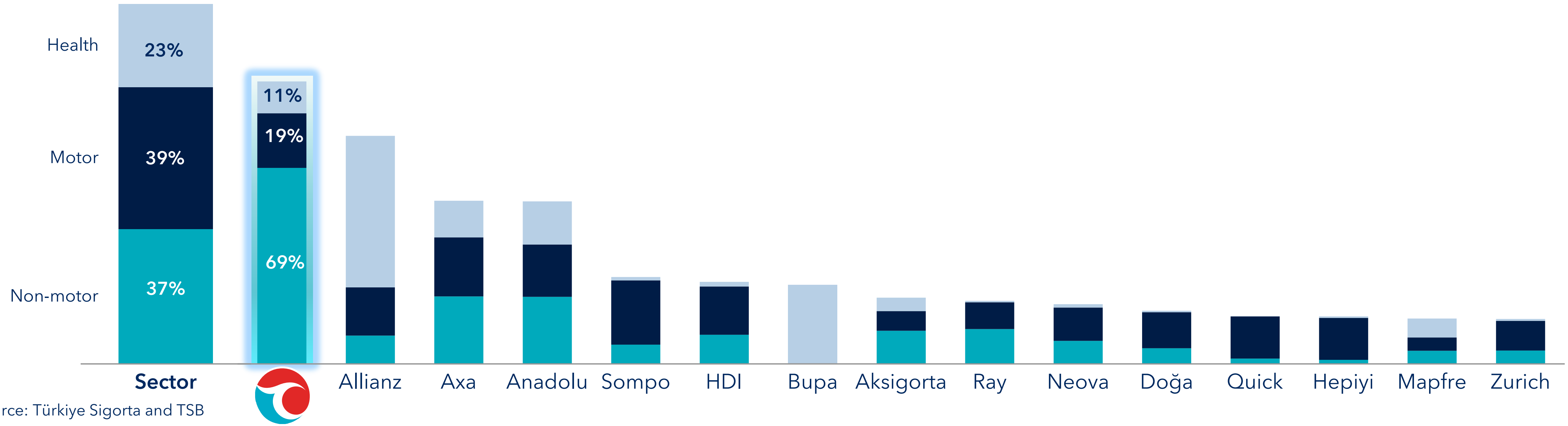
Insurance Companies: 68
- 45 Non-life
- 19 Life/Pension
- 4 Reinsurance

Sector Premium Production
- TL 629 bn
- USD 14 bn

Türkiye Sigorta #1 in sector
- Top 5: 49% of sector
- Top 10: 67% of sector

Market Share & Portfolio Breakdown as of 1H26

Premium (TL bn)	629	94	76	54	54	29	27	26	22	21	20	18	16	16	15	15
Market Share	100%	15%	12%	9%	9%	5%	4%	4%	4%	3%	3%	3%	3%	3%	2%	2%



Source: Türkiye Sigorta and TSB

Market Leadership with Margin-Accretive Growth

		Türkiye Sigorta					Türkiye Sigorta		Sector		
		1H25		1H26			1H26		1H26		
Main Segments		GWP (TL bn)	Share in total	GWP (TL bn)	Share in total	yoy change	Sector Ranking	Market Share	**GWP (TL bn)**	**Share in total**	**yoy change**
	TOTAL	72.7	100%	94.2	100%	30%	🏆	15%	629.0	100%	26%
Non-motor	General Losses	21.9	30%	32.6	35%	49%	#1	39%	83.2	13%	52%
	Agriculture	16.1	22%	26.6	28%	65%	#1	51%	51.8	8%	82%
	Other	5.8	8%	6.1	6%	4%	#1	19%	31.3	5%	20%
	Fire & Natural Disaster (F&ND)	18.3	25%	22.8	24%	25%	#1	23%	97.3	15%	23%
	Accident	2.9	4%	3.3	4%	14%	#1	27%	12.4	2%	14%
	Other	5.8	8%	6.7	7%	15%	#1	16%	42.9	7%	18%
	NON-MOTOR TOTAL	**48.9**	**67%**	**65.4**	**69%**	**34%**	**#1**	**28%**	**235.8**	**37%**	**30%**
Motor	Motor own Damage (MOD)	7.6	10%	9.9	10%	30%	#2	12%	81.9	13%	25%
	Motor Third Party Liabilities (MTPL)	6.8	9%	8.3	9%	22%	#8	5%	166.3	26%	16%
	MOTOR TOTAL	**14.4**	**20%**	**18.2**	**19%**	**26%**	**#3**	**7%**	**248.2**	**39%**	**18%**
Health	HEALTH TOTAL	**9.4**	**13%**	**10.6**	**11%**	**13%**	**#5**	**7%**	**145.0**	**23%**	**35%**

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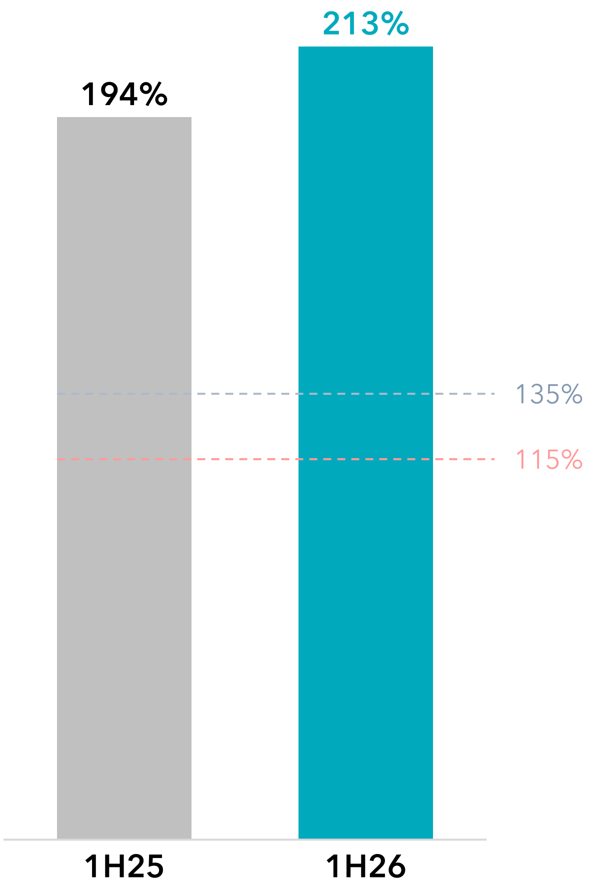
Record Earnings with Solid Capital Adequacy

Pre-tax profit **+47% qoq**, effective tax normalization from **8%** (1Q) to **31%** (2Q); blended **27%**

Capital Adequacy Ratio (CAR)

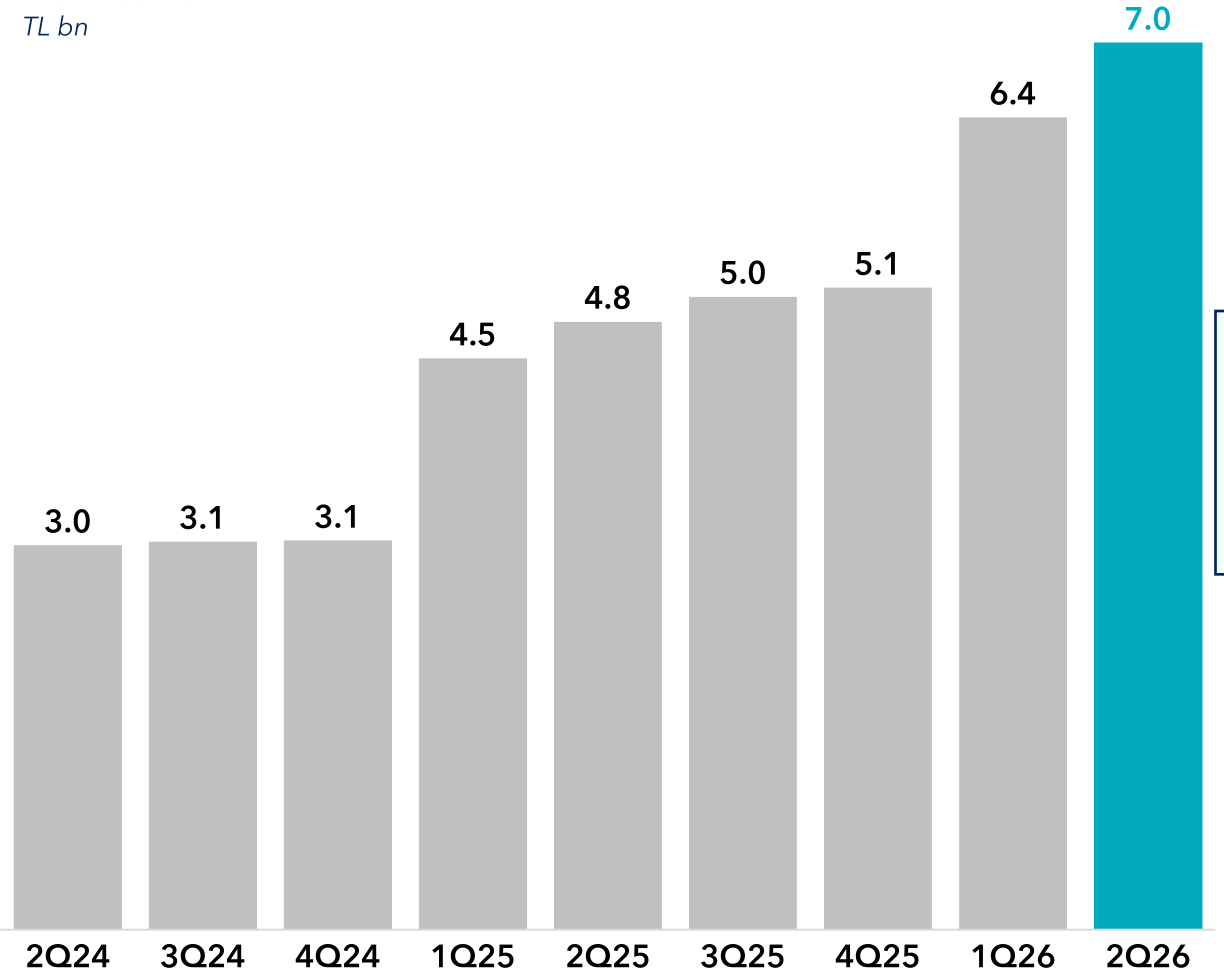
Min. CAR for Dividend Distribution: 135%

Min. CAR for Legal Requirements: 115%



Net Income

TL bn

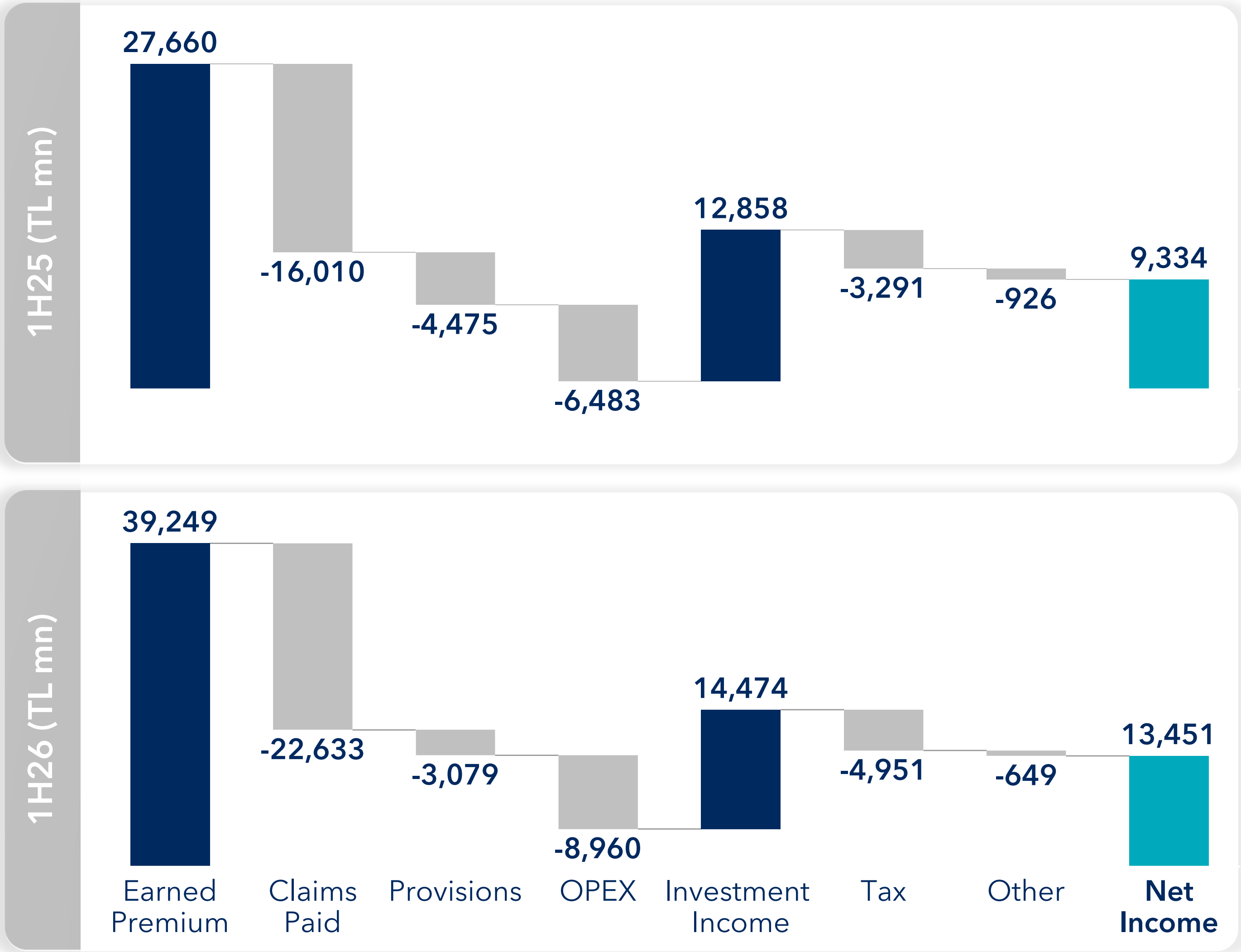


1H26 vs. 1H25: +44%

2Q26 vs. 2Q25: +46%

2Q26 vs. 1Q26: +9%

Earnings Mix: Underwriting-Led Earnings Anchored by a Defensive Investment Book

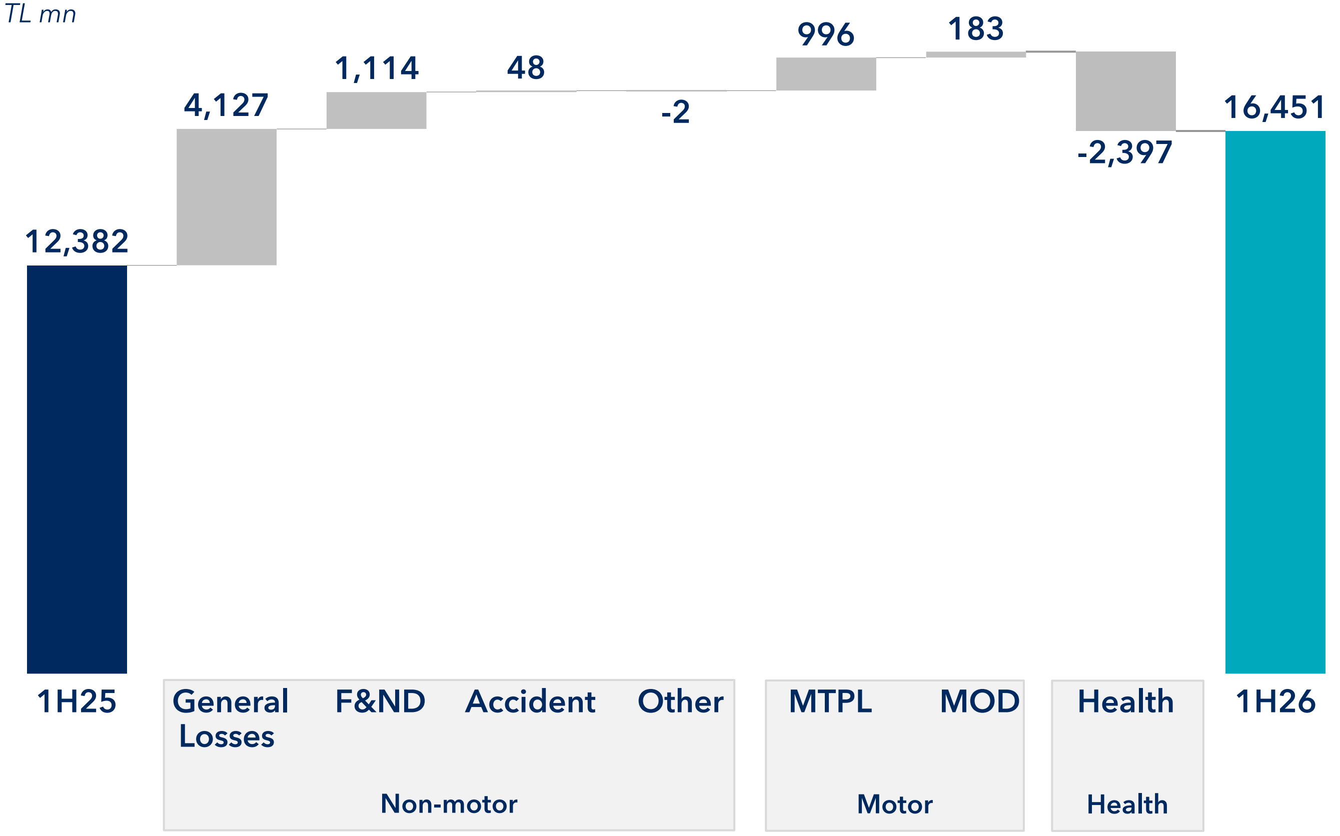


	Earned Premium	Claims Paid	Provisions	OPEX	Investment Income	Tax	Other	**Net Income**
yoy	42%	41%	-31%	38%	13%	50%	-30%	44%

- **Gross premium production** increased by **30%** yoy, exceeding insurance inflation of **16%**
- **Net income** increased by **44%** yoy, supported by strong technical performance
- **Lower provisions** reflected the normalization of frost-related losses, disciplined claims management and the strength of the optimized portfolio mix

Total Technical Income: +33% yoy

Main segments
TL mn

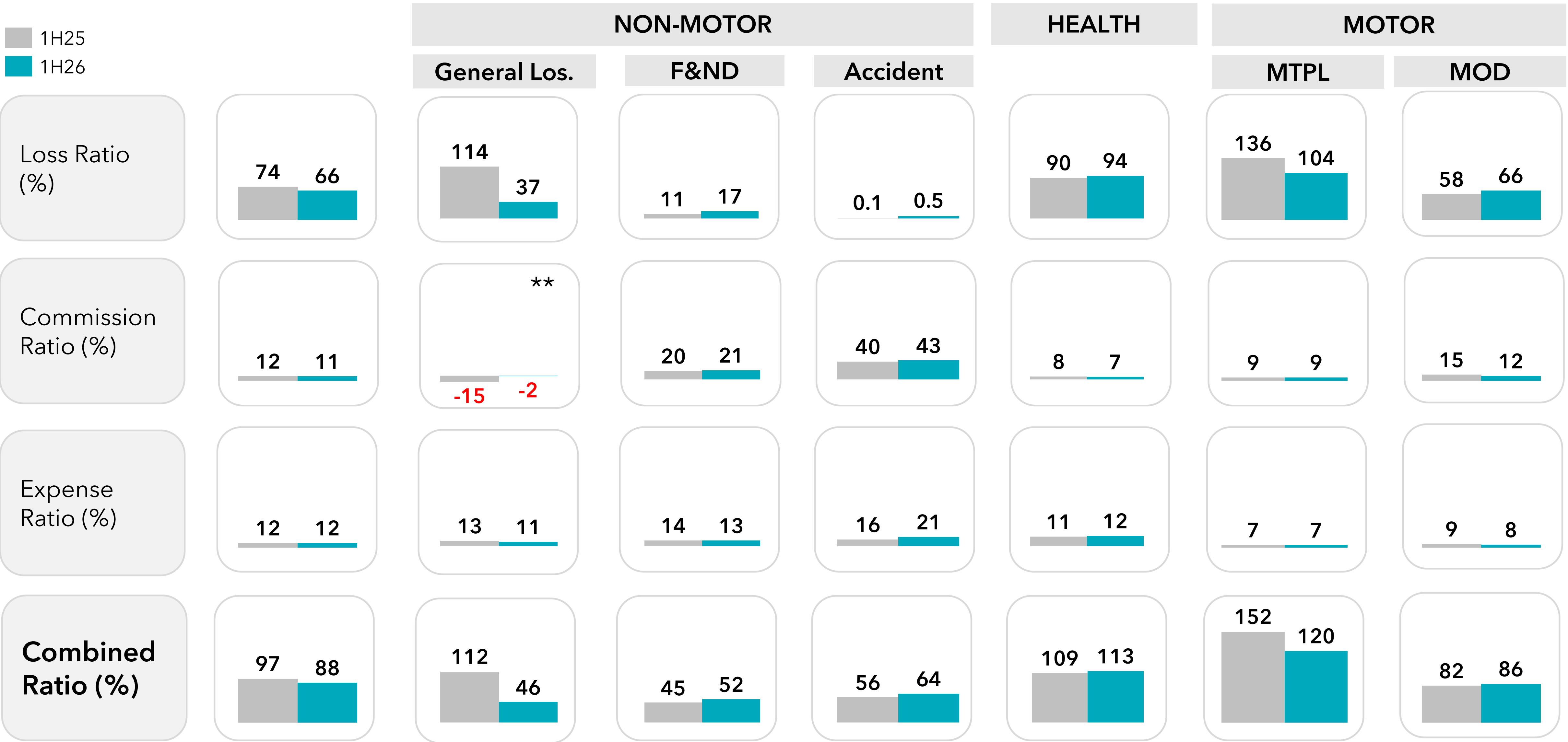


1H26	4,960	5,819	2,704	424	-1,055	3,908	-309	16,451
1H25	833	4,705	2,656	426	-2,051	3,725	2,088	12,382
yoy	495%	24%	2%	-1%	-49%	5%	-115%	33%

- **General Losses:** Drove the swing (frost-base)
- **Motor:** Margins tightening, MTPL is improving but still generating technical loss
- **Health:**

- Price inflation was well below cost inflation,
- The number of insureds for individual complementary insurance was up 32%,
- Exiting from loss-making groups

Underwriting: 88% vs. Sector 113%*



			NON-MOTOR			HEALTH	MOTOR	
			General Los.	F&ND	Accident		MTPL	MOD
Loss Ratio (%)	1H25	74	114	11	0.1	90	136	58
	1H26	66	37	17	0.5	94	104	66
Commission Ratio (%)	1H25	12	-15	20	40	8	9	15
	1H26	11	-2**	21	43	7	9	12
Expense Ratio (%)	1H25	12	13	14	16	11	7	9
	1H26	12	11	13	21	12	7	8
Combined Ratio (%)	1H25	97	112	45	56	109	152	82
	1H26	88	46	52	64	113	120	86

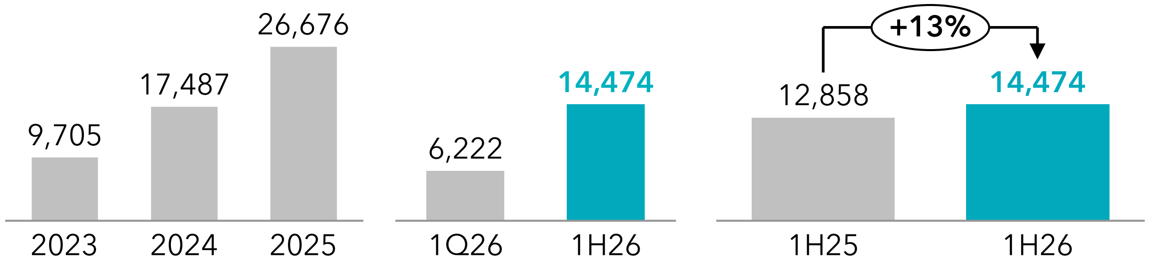
**Sector average is 1Q26 based. 1H26 results were unavailable as of July 20, 2026*

***Negative commission ratio reflects reinsurance commission incomes exceeding acquisition costs in heavily ceded lines*

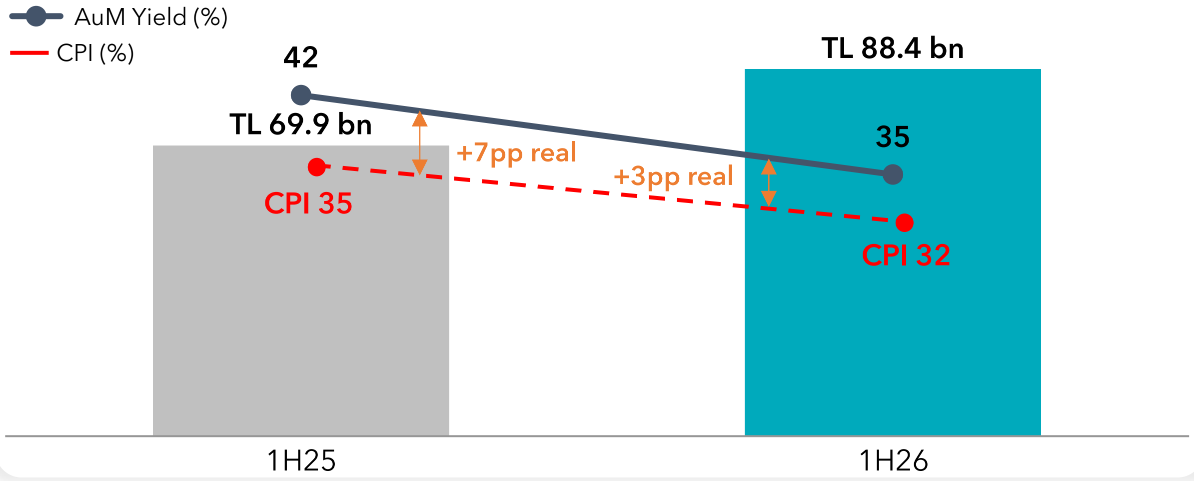
AuM and Investment Overview

- Defensively positioned for disinflation
- CBRT policy rate declined from **46%** to **37%**, while CPI moderated from **35%** to **32%** between 1H25 and 1H26
- Asset allocation shifted towards TL government securities, increasing from **34%** in 1H25 to **42%** in 1H26

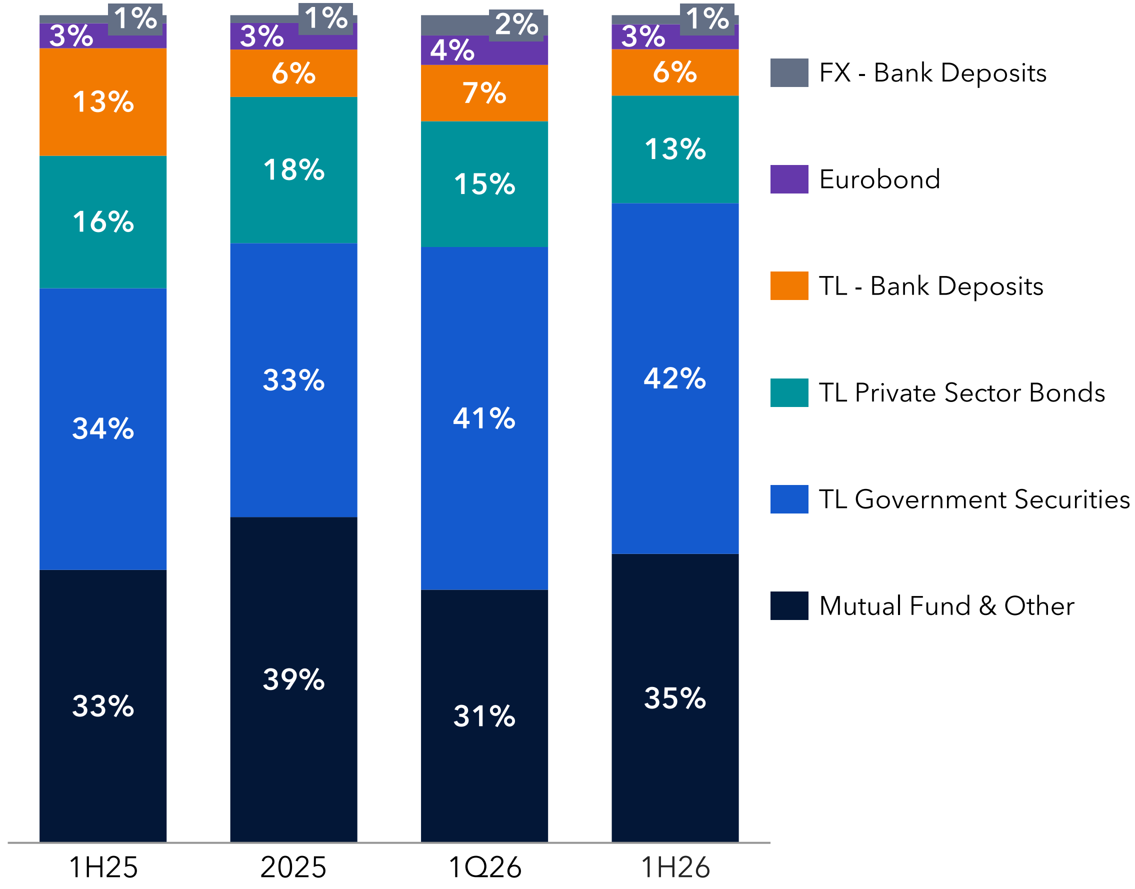
Net Investment Income (TL mn)



AuM* & Yield vs. CPI – Positive Real Return Through The Easing Cycle



AuM Breakdown*



*Excluding arbitrage

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Appendix: USD

Income Statement (USD mn)	2023	2024	2025	1H25	1H26	YoY
Non-life Technical Income	**1,257**	**1,813**	**2,055**	**1,056**	**1,155**	**9%**
Earned Premiums	853	1,290	1,517	740	883	19%
Written Premiums (Net of Reinsurer Share)	1,424	1,469	1,861	899	964	7%
Written Premiums (Gross)	2,507	3,091	3,727	1,944	2,119	9%
Change in Reserve for Unearned Premiums	-545	-193	-344	-166	-93	-44%
Change in Reserve for Unexpired Risks	-25	14	0	7	12	64%
Investment Income Transferred from Non-Technical Section	387	499	487	289	260	-10%
Other Technical Income	17	24	51	27	12	-55%
Non-life Technical Expense (-)	**-924**	**-1,287**	**-1,480**	**-725**	**-785**	**8%**
Incurred Losses	-703	-995	-1,078	-548	-578	6%
Claims Paid (Net of Reinsurer Share)	-421	-749	-976	-428	-509	19%
Claims Paid (Gross)	-977	-1,009	-1,376	-558	-640	15%
Change in Provisions for Outstanding Claims	-282	-246	-102	-120	-69	-42%
Operating Expenses	-219	-283	-394	-173	-202	16%
Other Technical Expenses	-2	-9	-7	-3	-5	49%
Total Technical Income	**333**	**526**	**575**	**331**	**370**	**12%**
Investment Income	620	717	863	429	430	0%
Investment Expenses	-599	-683	-674	-374	-364	-3%
Net Investment Income	**21**	**34**	**189**	**55**	**66**	**20%**
Corporate Tax + Deferred Tax	-63	-116	-167	-88	-111	26%
Net Income	**259**	**388**	**492**	**250**	**302**	**21%**
Effective Tax Rate	**19%**	**23%**	**25%**	**26%**	**27%**	

Appendix: USD

Summary Balance Sheet (USD mn)	2023	2024	2025	1H25	1H26	YoY
Cash and Cash Equivalents	1,073	716	260	432	277	-36%
Banks	*944*	*585*	*126*	*312*	*127*	*-59%*
Financial Assets*	746	975	2,018	1,702	2,109	24%
Receivables from Main Operations	385	540	734	816	1,116	37%
Tangible and Intangible Assets	52	102	117	90	106	18%
Other Assets	374	408	532	467	545	17%
Total Assets	**2,630**	**2,741**	**3,662**	**3,507**	**4,153**	**18%**
Financial Liabilities	626	35	259	255	338	33%
Payables from Main Operations	135	233	296	499	502	1%
Technical Provisions	1,192	1,390	1,554	1,494	1,575	5%
Other Liabilities	153	268	350	339	426	26%
Total Liabilities	**2,106**	**1,925**	**2,458**	**2,587**	**2,841**	**10%**
Paid in Capital	40	142	233	252	430	71%
Capital and Profit Reserves	485	674	971	668	882	32%
Total Equity	**525**	**815**	**1,204**	**920**	**1,311**	**43%**

Ratios	2023	2024	2025	1H25	1H26
ROAA	**13%**	**14%**	**15%**	**16%**	**16%**
ROAE	**60%**	**58%**	**49%**	**58%**	**48%**
Capital Adequacy Ratio	**165%**	**181%**	**215%**	**194%**	**213%**
Combined Ratio	**108%**	**99%**	**97%**	**97%**	**88%**
Loss Ratio	82%	77%	71%	74%	66%
Commission Ratio	14%	12%	12%	12%	11%
Expense Ratio	12%	10%	14%	12%	12%

*Liquidity was deliberately redeployed into TL government securities, increasing financial assets by +24%.

Appendix: USD

Quarterly GWP Production (USD mn)

Premium Production		2Q25	3Q25	4Q25	1Q26	2Q26	qoq
Non-motor	General Losses	242	173	336	485	253	-48%
	F&ND	207	191	191	284	230	-19%
	Accident	36	36	38	37	38	3%
	Other	64	59	44	92	59	-36%
Motor	MTPL	91	128	122	87	99	13%
	MOD	95	113	102	121	102	-16%
Health		73	98	161	130	110	-15%
	Total	**809**	**798**	**996**	**1,234**	**890**	**-28%**

Cumulative GWP Production (USD mn)

Premium Production		6M25	9M25	2025	3M26	6M26	yoy
Non-motor	General Losses	586	751	1,093	485	734	25%
	F&ND	489	676	864	284	513	5%
	Accident	77	113	151	37	74	-4%
	Other	155	213	254	92	150	-3%
Motor	MTPL	182	311	435	87	186	2%
	MOD	203	315	417	121	222	10%
Health		252	348	512	130	239	-5%
	Total	**1,944**	**2,728**	**3,727**	**1,234**	**2,119**	**9%**

Appendix: USD

Quarterly Total Technical Income (USD mn)

Total Technical Income		2Q25	3Q25	4Q25	1Q26	2Q26	qoq
Non-motor	General Losses	3	3	4	53	59	11%
	F&ND	77	70	56	48	82	71%
	Accident	38	37	22	26	35	37%
	Other	5	6	4	6	4	-30%
Motor	MTPL	-11	-37	3	-19	-5	-72%
	MOD	57	49	23	41	47	15%
Health		13	3	7	4	-11	-369%
	Total	183	130	119	158	211	33%

Cumulative Total Technical Income (USD mn)

Total Technical Income		6M25	9M25	2025	3M26	6M26	yoy
Non-motor	General Losses	22	24	28	53	112	401%
	F&ND	126	196	251	48	131	4%
	Accident	71	107	129	26	61	-14%
	Other	11	18	22	6	10	-16%
Motor	MTPL	-55	-92	-86	-19	-24	-57%
	MOD	100	148	169	41	88	-12%
Health		56	57	63	4	-7	-112%
	Total	331	458	575	158	370	12%

Appendix: TL

Income Statement (TL mn)	2023	2024	2025	1H25	1H26	YoY
Non-life Technical Income	**29,850**	**59,460**	**81,116**	**39,473**	**51,342**	**30%**
Earned Premiums	20,258	42,317	59,892	27,660	39,249	42%
Written Premiums (Net of Reinsurer Share)	33,801	48,170	73,470	33,594	42,885	28%
Written Premiums (Gross)	59,518	101,366	147,117	72,679	94,213	30%
Change in Reserve for Unearned Premiums	-12,944	-6,319	-13,581	-6,200	-4,155	-33%
Change in Reserve for Unexpired Risks	-599	466	4	266	518	95%
Investment Income Transferred from Non-Technical Section	9,198	16,371	19,224	10,808	11,557	7%
Other Technical Income	395	773	2,000	1,004	536	-47%
Non-life Technical Expense (-)	**-21,945**	**-42,201**	**-58,421**	**-27,091**	**-34,891**	**29%**
Incurred Losses	-16,700	-32,626	-42,571	-20,485	-25,712	26%
Claims Paid (Net of Reinsurer Share)	-10,007	-24,554	-38,531	-16,010	-22,633	41%
Claims Paid (Gross)	-23,196	-33,089	-54,321	-20,862	-28,450	36%
Change in Provisions for Outstanding Claims	-6,693	-8,072	-4,040	-4,475	-3,079	-31%
Operating Expenses	-5,209	-9,264	-15,560	-6,483	-8,960	38%
Other Technical Expenses	-36	-311	-290	-123	-219	78%
Total Technical Income	**7,905**	**17,260**	**22,695**	**12,382**	**16,451**	**33%**
Investment Income	14,722	23,520	34,072	16,025	19,102	19%
Investment Expenses	-14,215	-22,404	-26,620	-13,975	-16,184	16%
Net Investment Income	**507**	**1,116**	**7,452**	**2,050**	**2,917**	**42%**
Corporate Tax + Deferred Tax	-1,486	-3,818	-6,592	-3,291	-4,951	50%
Net Income	**6,155**	**12,720**	**19,425**	**9,334**	**13,451**	**44%**
Effective Tax Rate	**19%**	**23%**	**25%**	**26%**	**27%**	

Appendix: TL

Summary Balance Sheet (TL mn)	2023	2024	2025	1H25	1H26	YoY
Cash and Cash Equivalents	31,547	25,228	11,163	17,159	12,918	-25%
Banks	*27,744*	*20,602*	*5,420*	*12,418*	*5,930*	*-52%*
Financial Assets	21,924	34,327	86,507	67,639	98,173	45%
Receivables from Main Operations	11,330	19,005	31,482	32,433	51,944	60%
Tangible and Intangible Assets	1,536	3,605	5,000	3,563	4,945	39%
Other Assets	10,991	14,366	22,823	18,563	25,350	37%
Total Assets	**77,328**	**96,531**	**156,976**	**139,357**	**193,330**	**39%**
Financial Liabilities	18,390	1,222	11,109	10,117	15,750	56%
Payables from Main Operations	3,973	8,205	12,673	19,839	23,376	18%
Technical Provisions	35,028	48,951	66,608	59,385	73,307	23%
Other Liabilities	4,511	9,430	14,981	13,472	19,839	47%
Total Liabilities	**61,902**	**67,808**	**105,371**	**102,813**	**132,274**	**29%**
Paid in Capital	1,162	5,000	10,000	10,000	20,000	100%
Capital and Profit Reserves	14,264	23,723	41,605	26,544	41,056	55%
Total Equity	**15,426**	**28,723**	**51,605**	**36,544**	**61,056**	**67%**

Ratios	2023	2024	2025	1H25	1H26
ROAA	**12%**	**15%**	**15%**	**16%**	**15%**
ROAE	**56%**	**58%**	**48%**	**58%**	**48%**
Capital Adequacy Ratio	**165%**	**181%**	**215%**	**194%**	**213%**
Combined Ratio	**108%**	**99%**	**97%**	**97%**	**88%**
Loss Ratio	82%	77%	71%	74%	66%
Commission Ratio	14%	12%	12%	12%	11%
Expense Ratio	12%	10%	14%	12%	12%

*Liquidity was deliberately redeployed into TL government securities, increasing financial assets by +45%.

Appendix: TL

Quarterly GWP Production (TL mn)

Premium Production		2Q25	3Q25	4Q25	1Q26	2Q26	qoq
Non-motor	General Losses	9,348	7,036	14,189	21,132	11,501	-46%
	F&ND	8,017	7,781	8,057	12,369	10,448	-16%
	Accident	1,380	1,461	1,619	1,593	1,706	7%
	Other	2,487	2,420	1,840	3,997	2,667	-33%
Motor	MTPL	3,525	5,188	5,164	3,794	4,481	18%
	MOD	3,686	4,585	4,318	5,269	4,607	-13%
Health		2,835	3,984	6,794	5,652	4,997	-12%
	Total	**31,277**	**32,456**	**41,982**	**53,806**	**40,407**	**-25%**

Cumulative GWP Production (TL mn)

		6M25	9M25	2025	3M26	6M26	yoy
Non-motor	General Losses	21,921	28,957	43,146	21,132	32,633	49%
	F&ND	18,276	26,057	34,114	12,369	22,816	25%
	Accident	2,894	4,355	5,975	1,593	3,299	14%
	Other	5,776	8,196	10,037	3,997	6,664	15%
Motor	MTPL	6,805	11,993	17,157	3,794	8,275	22%
	MOD	7,570	12,154	16,473	5,269	9,876	30%
Health		9,438	13,422	20,215	5,652	10,649	13%
	Total	**72,679**	**105,135**	**147,117**	**53,806**	**94,213**	**30%**

Appendix: TL

Quarterly Total Technical Income (TL mn)

Total Technical Income		2Q25	3Q25	4Q25	1Q26	2Q26	qoq
Non-motor	General Losses	122	107	169	2,304	2,657	15%
	F&ND	2,991	2,832	2,357	2,092	3,726	78%
	Accident	1,484	1,485	939	1,114	1,590	43%
	Other	210	255	177	245	179	-27%
Motor	MTPL	-442	-1,499	147	-816	-239	-71%
	MOD	2,205	1,983	963	1,781	2,127	19%
Health		490	114	284	171	-480	-380%
	Total	**7,061**	**5,277**	**5,036**	**6,891**	**9,560**	**39%**

Cumulative Total Technical Income (TL mn)

Total Technical Income		6M25	9M25	2025	3M26	6M26	yoy
Non-motor	General Losses	833	939	1,108	2,304	4,960	495%
	F&ND	4,705	7,537	9,893	2,092	5,819	24%
	Accident	2,656	4,142	5,081	1,114	2,704	2%
	Other	426	681	859	245	424	-1%
Motor	MTPL	-2,051	-3,550	-3,403	-816	-1,055	-49%
	MOD	3,725	5,708	6,671	1,781	3,908	5%
Health		2,088	2,203	2,487	171	-309	-115%
	Total	**12,382**	**17,659**	**22,695**	**6,891**	**16,451**	**33%**

Appendix

Segments		Loss Ratio (Cumulative)			Expense Ratio (Cumulative)			Commission Ratio (Cumulative)			Combined Ratio (Cumulative)		
		6M25	2025	6M26	6M25	2025	6M26	6M25	2025	6M26	6M25	2025	6M26
Non-motor	General Losses	114%	95%	37%	13%	17%	11%	-15%	-18%	-2%	112%	95%	46%
	F&ND	11%	11%	17%	14%	16%	13%	20%	20%	21%	45%	47%	52%
	Accident	0%	0%	0%	16%	18%	21%	40%	43%	43%	56%	62%	64%
Motor	MTPL	136%	124%	104%	7%	9%	7%	9%	9%	9%	152%	143%	120%
	MOD	58%	64%	66%	9%	10%	8%	15%	14%	12%	82%	89%	86%
Health		90%	92%	94%	11%	12%	12%	8%	8%	7%	109%	113%	113%
	Total	**74%**	**71%**	**66%**	**12%**	**14%**	**12%**	**12%**	**12%**	**11%**	**97%**	**97%**	**88%**

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Türkiye'nin lider sigorta şirketi olarak **güveni,** ihtiyaç duyulan her alanda ve her anda inşa ederiz.

Saygı; sizi olduğunuz gibi kabullenmek ve düşüncelerinizin dinlenmeye değer olduğunu size hissettirmektir.

Sizin

Kıymetinizi billiyoruz

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Kaynaklarımızı **yenilikçi** bakış açımızla sürekli geliştiriyor ve bu gelişimi **sürdürülebilir** kılıyoruz.

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Çünkü çalışanlarımızın, müşterilerimizin ve paydaşlarımızın hayatına **duyarlılıkla** yaklaşırız.

Birbirimize temas ettiğimiz ilk andan itibaren gönül rahatlığınızı ve **huzurlu** olmanızı önemsiyoruz.

Ülkemizin milli ve manevi değerlerini korumak hep hedefimizdedir. Çünkü biz **vatanseveriz.**

Adaletli olmayı savunur, eşitlik ilkesinde buluşuruz.

Fark yaratıyor, örnek oluyor, **ekol** olmanın gururunu taşıyoruz.