

# Earnings Presentation

## FY 2025 Results

26 January 2026

Investor Relations, Türkiye Sigorta

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# FY 2025 Key Takeaways

2



FY 2025 Performance Overview

3



Premium Production

4



Financial Results

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Appendix

Unmatched, consistent and sustainable growth in both USD and real TL terms.

Net income up **53% yoy in TL terms**, up **27% yoy in USD terms**, driven by below 100% combined ratio

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## Remarkable Profitability – Real Growth in USD Terms Above Inflation, Above Market Expectations

- Net income 2025:
  - ✓ TL19.4 bn with a 53% yoy increase (consensus: TL19.0 bn)
  - ✓ USD0.5 bn with a 27% yoy increase (consensus: USD0.5 bn)
- Net income 4Q25:
  - ✓ TL5.1 bn with a 65% yoy increase (consensus: TL4.6 bn)
  - ✓ USD120 mn with a 35% yoy increase (consensus: USD110 mn)

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## Mold-Breaking Business Model

- Combined Ratio: 97% below 100% and market consensus (98%) and excl. MTPL combined ratio: 86%
- Assets Under Management (AuM):
  - ✓ TL81 bn (excl. arbitrage), 50% yoy increase with a yield of 40%
  - ✓ USD1.9 bn (excl. arbitrage), 24% yoy increase with a yield of 40%
- Investment Income:
  - ✓ TL26.7 bn with a 53% yoy increase
  - ✓ USD0.7 bn with a 27% yoy increase
- Technical Profit: TL3.5 bn (excl. investment income), USD88 mn

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## Leadership at Scale — Momentum Intact

- #1 in Premium Production:
  - ✓ TL147 bn with 45% yoy increase
  - ✓ USD3.7 bn with 21% yoy increase
- #1 in Market Share: 14%
- Widened the lead over the #2 player to TL32 bn

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## Technology Leadership & Capital Resilience

- Global AI management system certification: First in Turkish FIs
- CAR: 215%
- ROE: 48% in TL terms, 49% in USD terms
- Equity:
  - ✓ TL52 bn with a 80% yoy increase
  - ✓ USD1.2 bn with a 48% yoy increase
- Assets:
  - ✓ TL157 bn with a 63% yoy increase
  - ✓ USD3.7 bn with a 34% yoy increase

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**FY 2025 Performance Overview**

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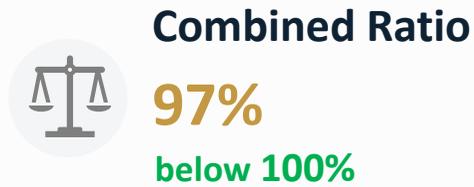
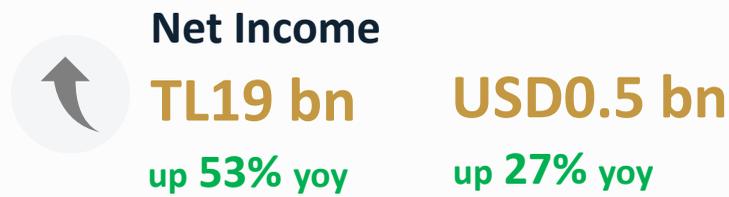
Appendix

# Key Operational and Financial Metrics – FY 2025

## Real & Healthy Growth



## Resilient Profitability

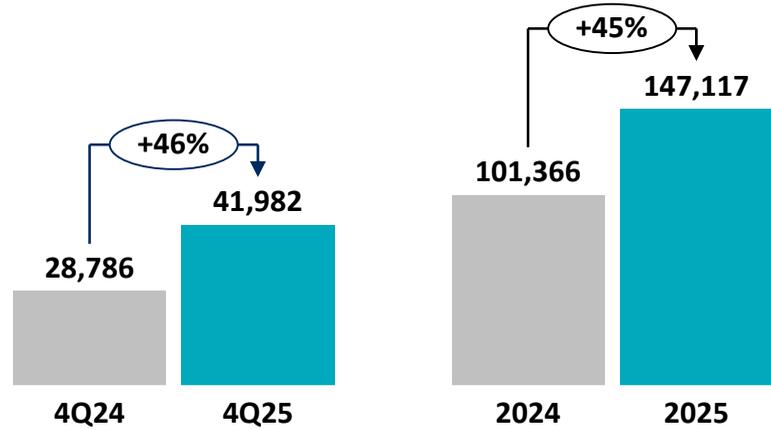


## Sustainable Investment Results

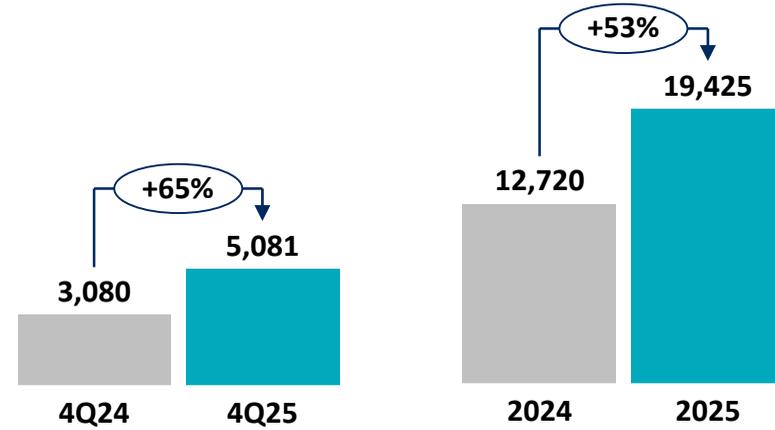


# Key Metrics in a Nutshell

## GWP Production (TL mn) → Real Growth

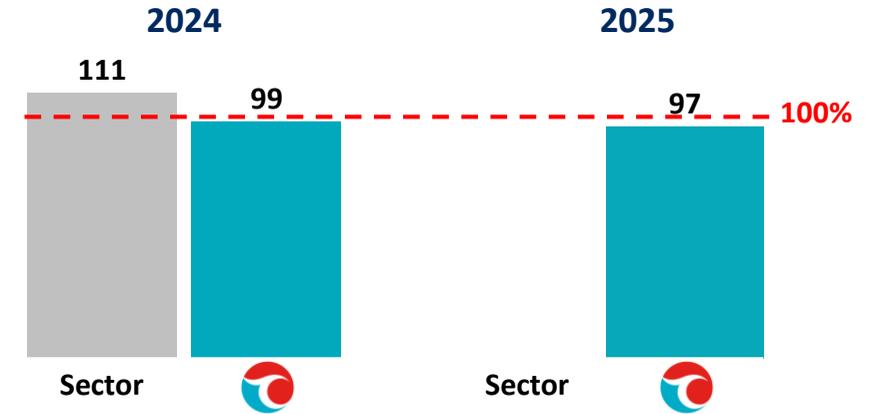


## Net Income (TL mn) → Robust

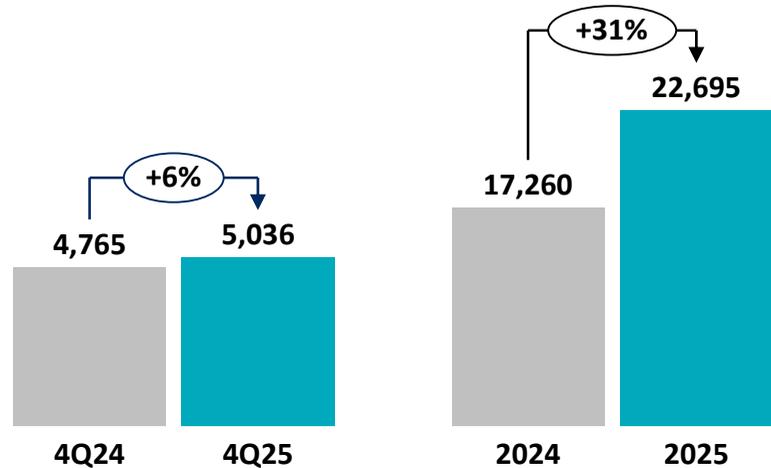


## Combined Ratio (%) → Sustained <100%

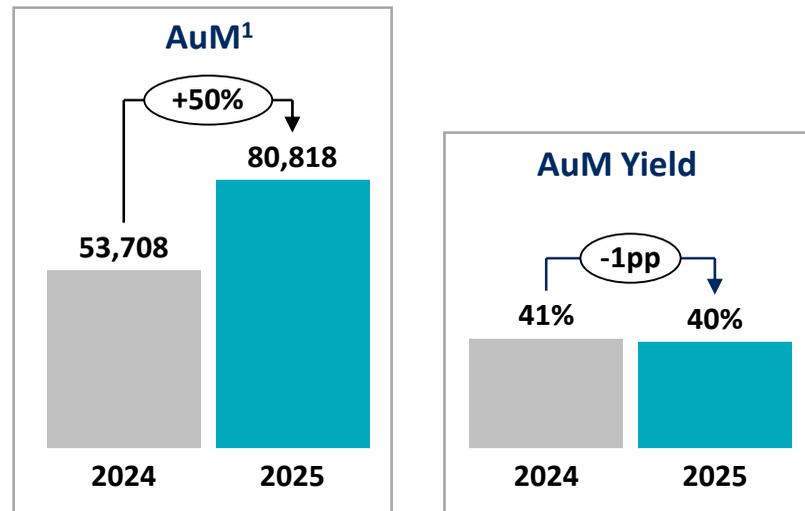
Sector figures will be updated after the results are announced.



## Technical Profit (TL mn) → Cost Efficient

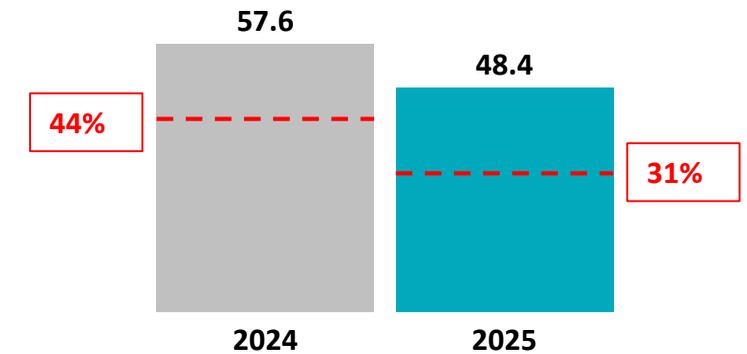


## AuM & Yield (TL mn, %) → Resilient



## ROE (%) → Strong Value Creation

Inflation rate



(1) Excluding arbitrage

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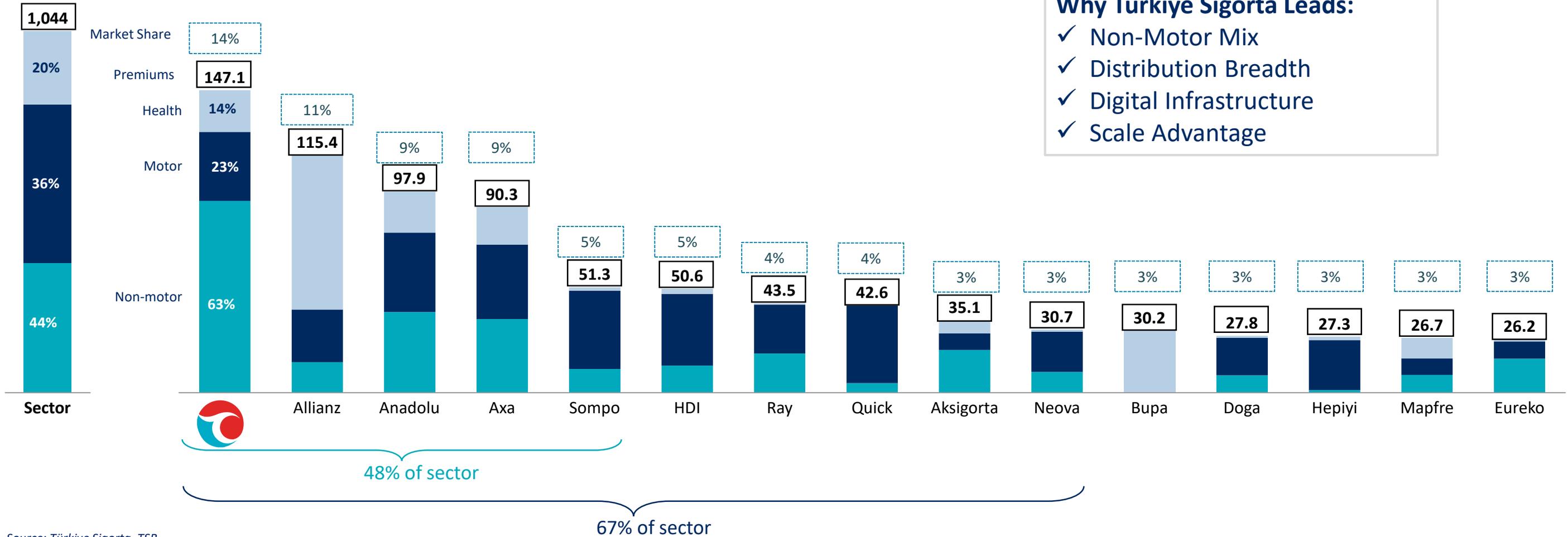
# Market Position Remains Strong

68 firms in insurance market : 45 non-life, 19 life/pension, and 4 reinsurance

Premiums in non-life insurance sector: TL1,044 bn (\$24 bn)

No1: Türkiye Sigorta; top 5: 48% of sector; top 10: 67% of sector

Market Share and Segment Composition: 2025



**Why Türkiye Sigorta Leads:**

- ✓ Non-Motor Mix
- ✓ Distribution Breadth
- ✓ Digital Infrastructure
- ✓ Scale Advantage

Source: Türkiye Sigorta, TSB

# Market Leadership with Margin-Accretive Growth

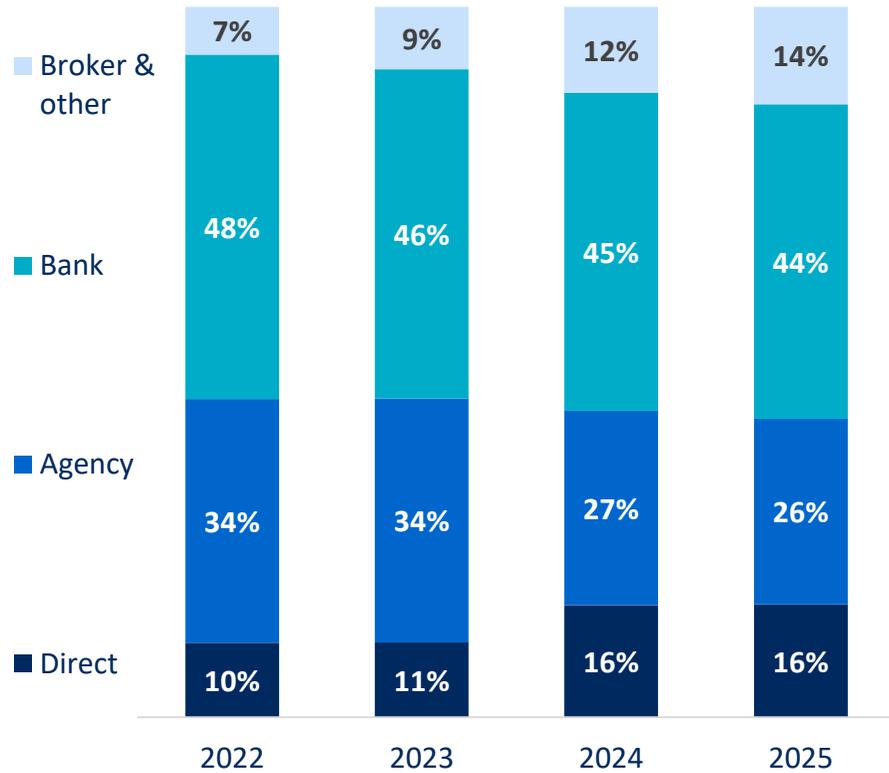
Main Segments	
	<b>TOTAL</b>
Non-motor	General Losses
	Agriculture
	Other
	Fire & Natural Disaster (F&ND)
	Accident
	Other
	<b>NON-MOTOR TOTAL</b>
Motor	Motor own Damage (MOD)
	Motor Third Party Liabilities (MTPL)
	<b>MOTOR TOTAL</b>
Health	<b>HEALTH TOTAL</b>

Türkiye Sigorta						
2024		2025				
GWP (TL bn)	Share in total	GWP (TL bn)	Share in total	yoy change	Sector Ranking	Market Share
101	100%	147	100%	45%		14%
28	27%	43	29%	55%	#1	38%
20	20%	33	23%	65%	#1	60%
8	8%	10	7%	28%	#1	17%
26	25%	34	23%	34%	#1	21%
5	5%	6	4%	15%	#1	26%
7	7%	10	7%	38%	#1	14%
<b>66</b>	<b>65%</b>	<b>93</b>	<b>63%</b>	<b>42%</b>	<b>#1</b>	<b>25%</b>
12	11%	16	11%	44%	#2	11%
15	14%	17	12%	17%	#8	6%
<b>26</b>	<b>26%</b>	<b>34</b>	<b>23%</b>	<b>29%</b>	<b>#6</b>	<b>7%</b>
9	9%	20	14%	115%	#3	10%

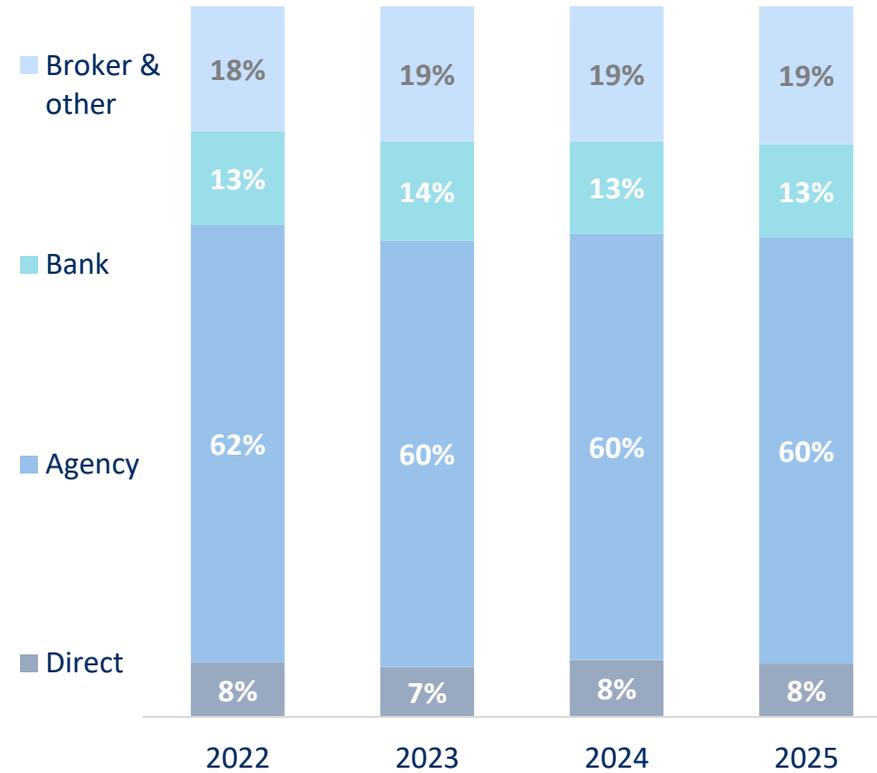
Sector		
2025		
GWP (TL bn)	Share in total	yoy change
<b>1,044</b>	<b>100%</b>	<b>41%</b>
112	11%	50%
55	5%	69%
57	5%	35%
166	16%	36%
23	2%	28%
73	7%	33%
<b>375</b>	<b>36%</b>	<b>39%</b>
148	14%	31%
310	30%	41%
<b>457</b>	<b>44%</b>	<b>38%</b>
212	20%	55%

Source: Türkiye Sigorta, TSB

# Differentiated Multi-Channel Distribution Platform



## Sector



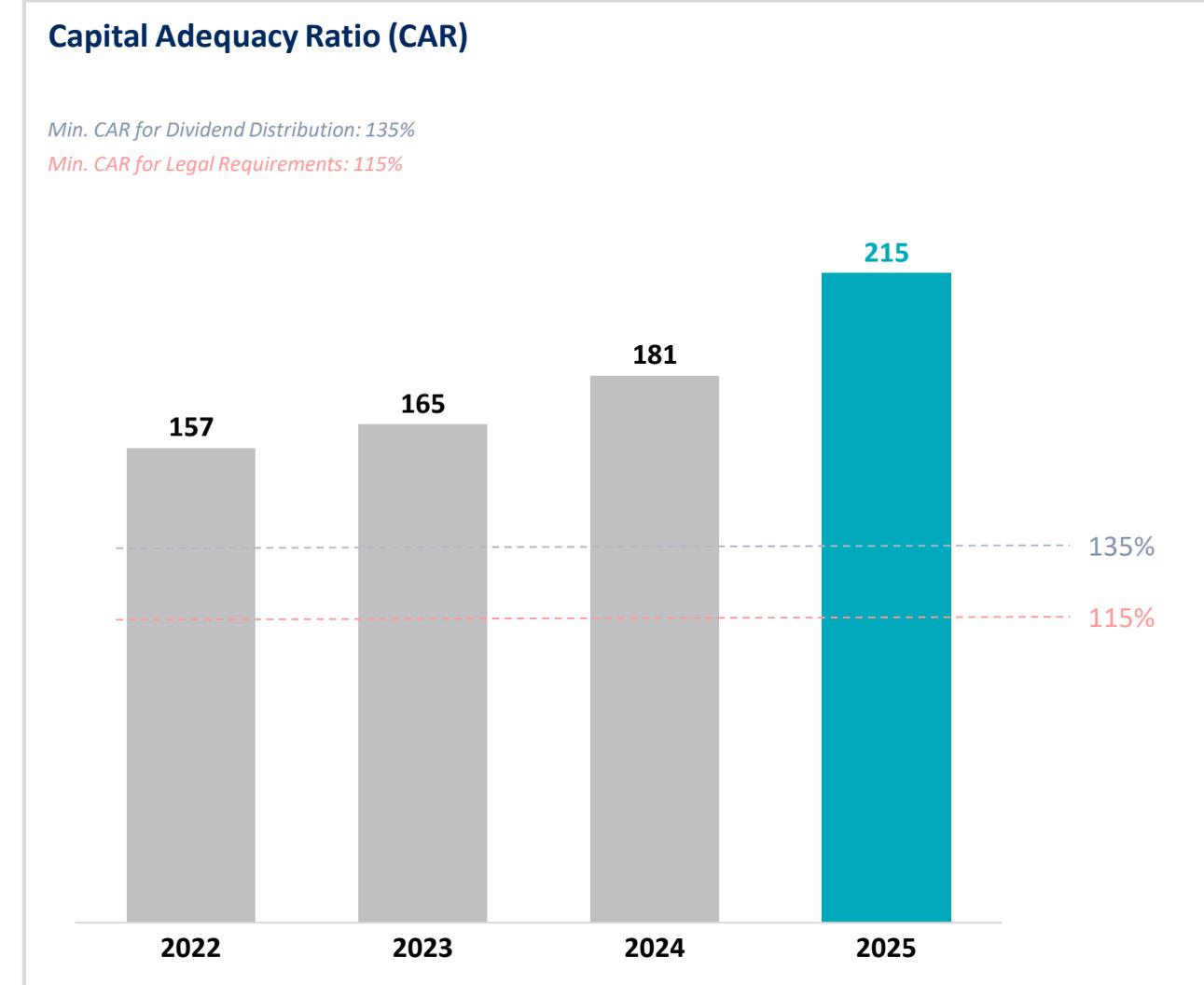
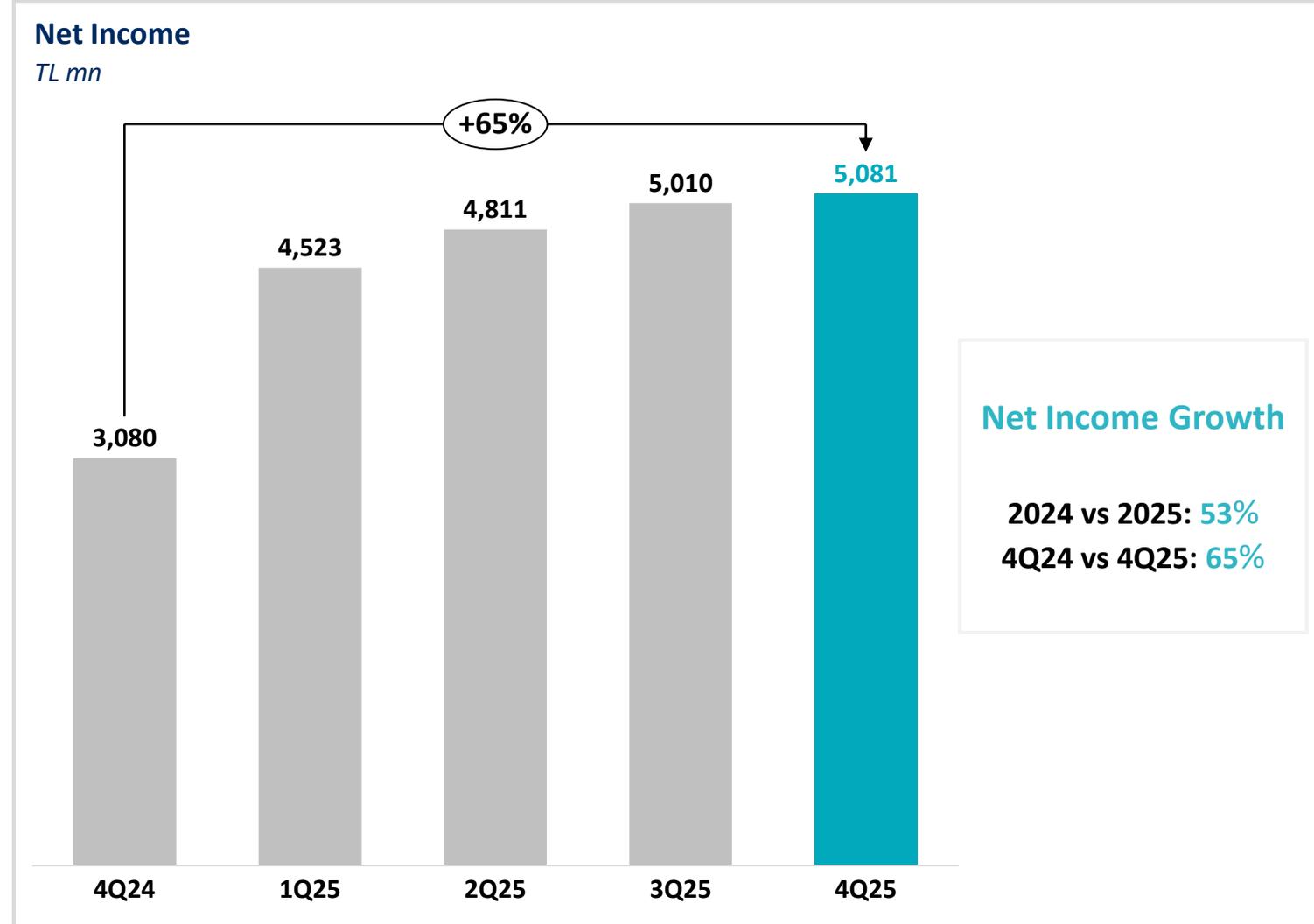
- Extensive reach powered by an integrated, **multi-touchpoint** sales ecosystem.
- Serving customers **nationwide** while deepening penetration through expanded access.
- Scale benefits captured through **automation, standardization, and continuous improvement.**

Source: Türkiye Sigorta, TSB

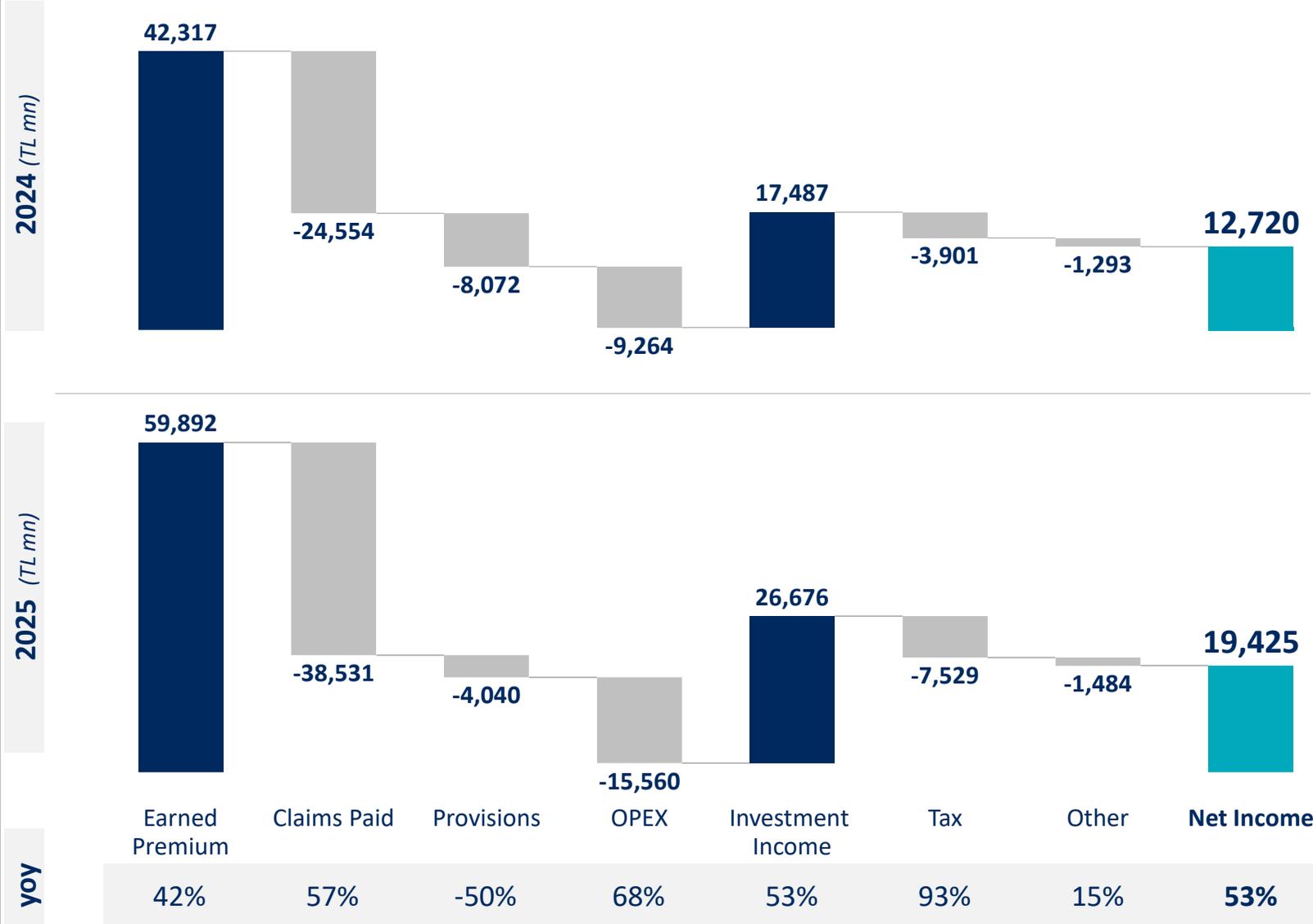
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# All-Time High Net Income, Solid Capital Adequacy

Recorded a new net income high, with **real premium growth** continuing without interruption



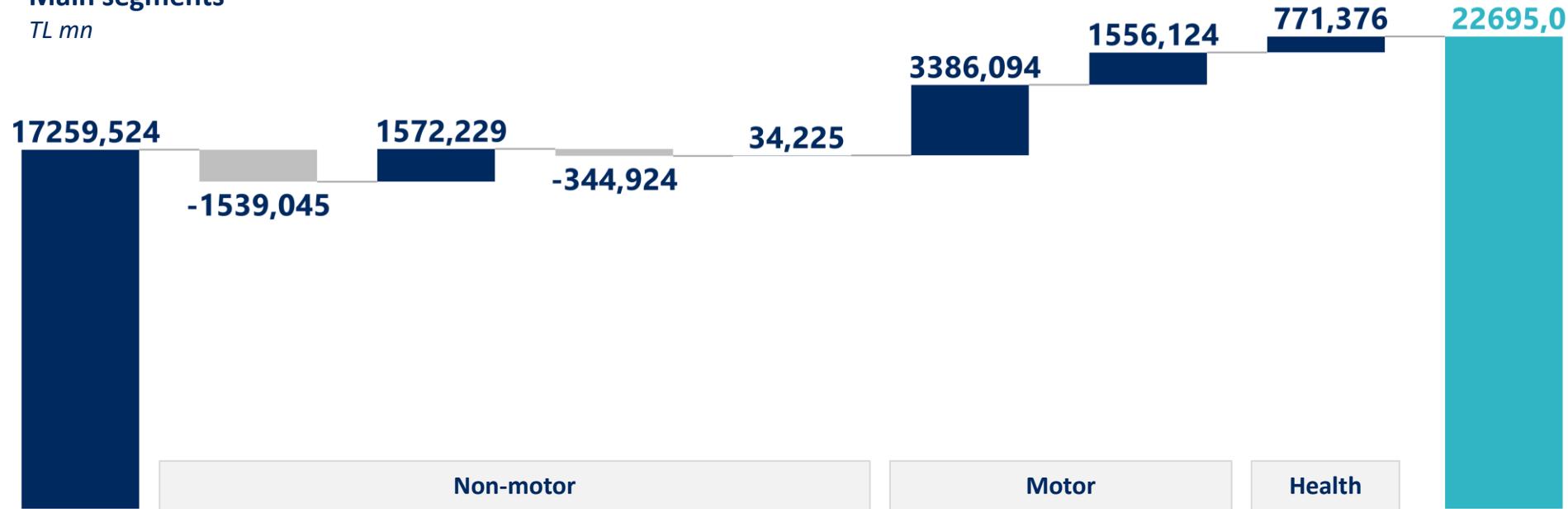
# Earnings Mix: Resilience by Design



- **Premium production:** Record volume delivered year-on-year, supporting broader access to insurance.
- **Reserves:** Provisions decreased year-on-year; repositioning toward more profitable segments underpinned profitability and earnings resilience.
- **Investment income:** Actively managed portfolio, optimized through disciplined rebalancing and strategic positioning.
- **Net income:** Overdelivered versus market expectations, reinforcing our resilient financial profile.

# Technical Profitability: Disciplined Execution Across Operations

Main segments  
TL mn

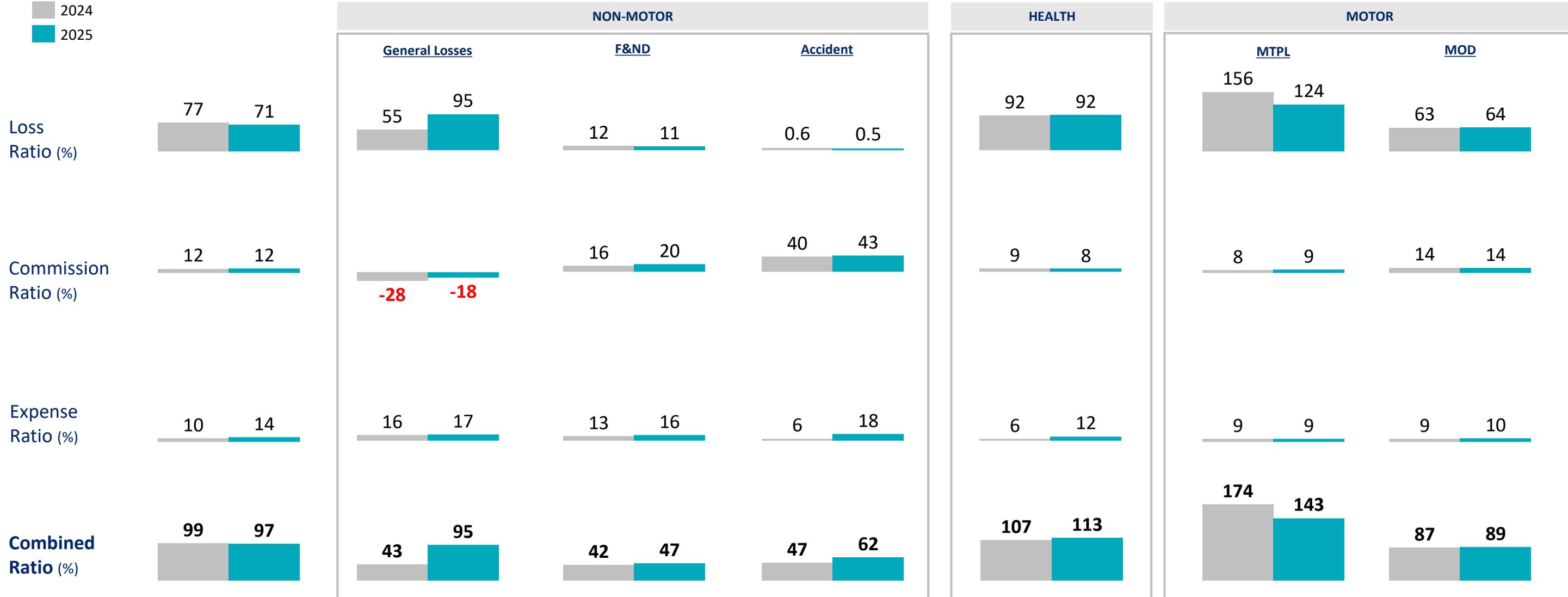


	Non-motor				Motor		Health	2025
	General Losses	F&ND	Accident	Other	MTPL	MOD	Health	
2025	1,108	9,893	5,081	859	-3,403	6,671	2,487	22,696
2024	2,647	8,321	5,426	824	-6,789	5,115	1,716	17,260
Δyoy	-58%	19%	-6%	4%	50%	30%	45%	31%

- Improved MTPL results in 2025
- Loss in Agriculture due to frost in Q1 & Q2 2025
- Accelerating **digital transformation**
- Optimizing claims **costs & pricing quality**
- Elevating **service quality** in Health
- Disciplined risk intake with **risk engineering**

# Resilient Underwriting Discipline: Combined Ratio Sustained below 100%

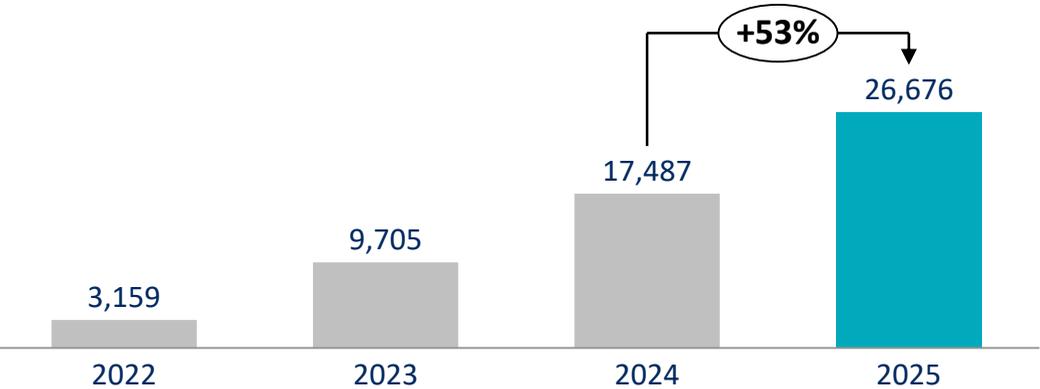
**Operational Efficiency:** Prudent underwriting supports sustainable profitability.



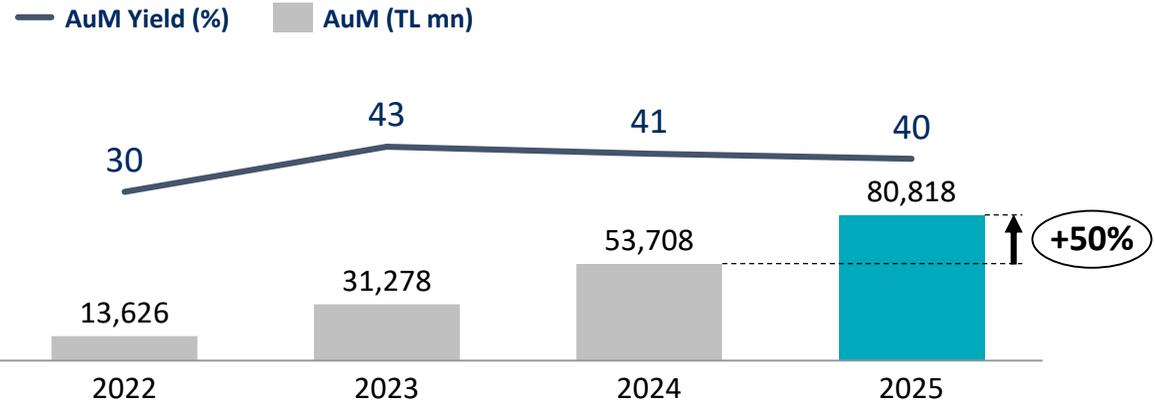
# AuM and Investment Overview

We maintain a balanced risk–return profile through a flexible and proactive approach to portfolio management.

## Investment Income (TL mn)

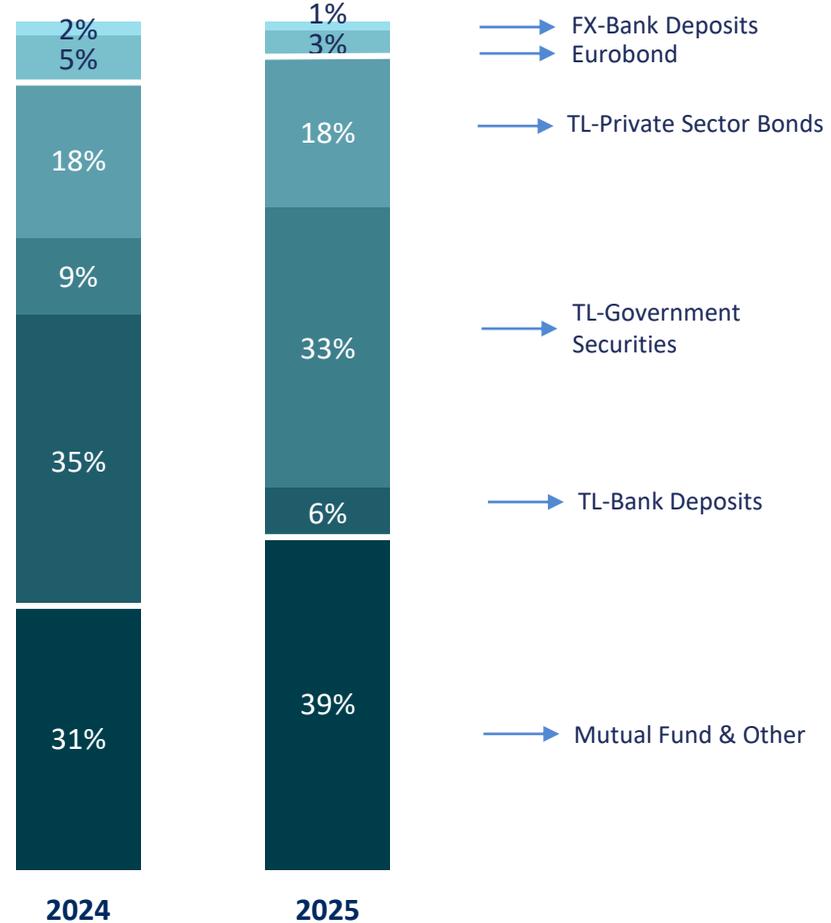


## Asset Under Management & Yield<sup>1</sup>



AuM Yield: Calculated with year-end and existing period  
 (1) Excluding arbitrage

## AuM Breakdown<sup>1</sup>



- Both yield and growth is above inflation
- Portfolio size excluding arbitrage increased by **50%** yoy in 2025
- Agile portfolio management ensuring a resilient return profile in each and every circumstances

**Sustaining Market Leadership and Visionary Growth**  
Maintaining the **leading position** with a forward-looking perspective

**Healthy Growth via Balanced Portfolio Management**  
Ensuring sustainable expansion through a **diversified and robust portfolio**

**Channeling Savings into Economic Value** Transforming individual savings into a driving force for the **national economy**

**Empowering Energy and Strategic National Projects**  
Providing comprehensive insurance support to the **country's vital investments**

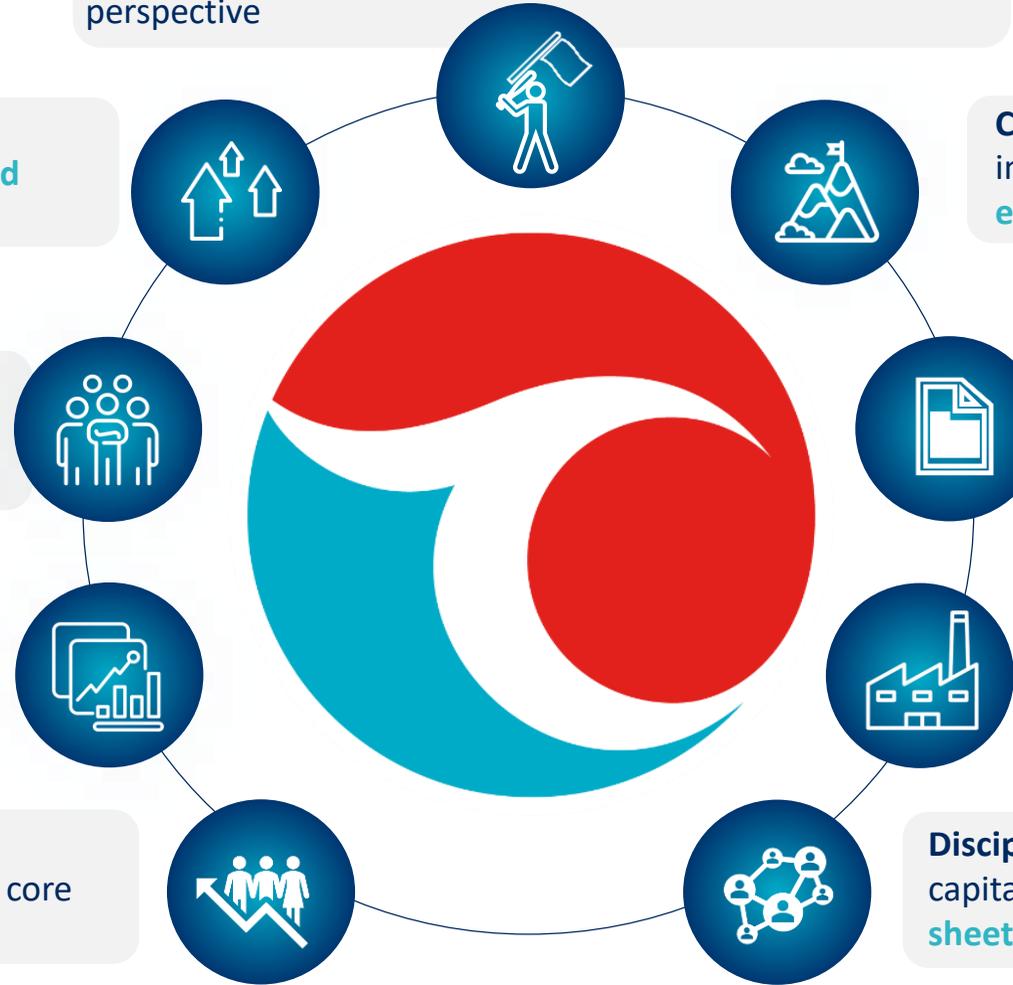
**AI-Driven Smart Claims Management**  
Leveraging **artificial intelligence** for a seamless and rapid claims experience

**Making Insurance Accessible for All Segments**  
Expanding the reach of insurance to every part of the **society**

**Digital Excellence via Mobile Plus and API Ecosystem** Leading the digital frontier with integrated and **agile tech solutions**

**Affordable Solutions in Health and Motor Insurance**  
Delivering **inclusive** and budget-friendly products for core insurance needs

**Disciplined Risk Selection and Technical Profitability** Prioritizing capital strength and underwriting excellence for a **strong balance sheet**



# ESG Initiatives Driving Operational Efficiency & Financial Returns

ESG Initiative	Financial Impact	Metric
▪ AI-Powered claims (Bilge)	➤ Faster processing	➤ Expense ratio reduction
▪ Digital distribution	➤ Lower customer acquisition cost	➤ CAC reduction
▪ ESG theme	➤ ESG investor access	➤ Potential valuation premium
▪ Climate risk modeling	➤ Improved underwriting precision	➤ Property loss ratio improvement
▪ Paperless process (Saha360)	➤ Operational efficiency	➤ Admin cost reduction

ESG is not just compliance – it creates **actionable business value**.  
Our S&P ESG rating (only insurer in Türkiye) opens access to ESG-focused institutional capital.

# ESG Performance Indicators

Environmental Indicators (tCO <sub>2</sub> e)	2024	2025	Evaluation
Total Emissions (Scope 1+2+3)	6,227	311,211	↓ *
Total Emissions (Scope 1+2)	1,568	1,613	↓
Emission Intensity (tCO <sub>2</sub> e/employee)	1.00	1.05	↓ **

Training Programs (person*hour)	2023	2024	Evaluation
Personal Development Training	1,266	3,371	↑
Sustainability Training	72	1,218	↑
<b>Total</b>	<b>42,635</b>	<b>52,054</b>	↑

Social Indicators	2023	2024	Evaluation
Women Employee Rate (%)	52.6	54	↑
Employee Turnover (%)	17.2	24	↓ ***
Employee Costs as % of Revenues (%)	2.6	2.7	↑
Diversity Policy	✓	✓	

Governance Indicators	2024	2025	Evaluation
Women in Board of Directors (%)	14	14	↑
Average Board Tenure (year)	2.4	2.9	↑
Number of Board Members	7	7	↑
Board Members Independence (%)	43	43	↑

\*Scope 3 calculations have been expanded to include Category 15 Funded Emissions calculations. The calculated value for 2025 is 307,836 tCO<sub>2</sub>e. Funded emissions for 2024 have been calculated for the first time on a limited basis and were not included in the calculation for 2023. The 2023 and 2024 data have not undergone limited assurance review.

\*\* Emission intensity has been calculated based on the sum of Scope 1 + Scope 2 (Market-Based) emissions.

\*\*\*The increase is driven by field initiatives to enhance customer effectiveness, as well as practices focused on efficiency and organizational agility



INDICES/ESG RATINGS	ESG RATING	S&P CORPORATE SUSTAINABILITY ASSESSMENT	FTSE4GOOD	SUSTAINALYTICS ESG RISK	
SCORING RANGE	0-100	0-100	0-5	0-40+	
SCORE	76	42	2.6	29.9*	
<b>Corporate Governance Rating</b>	<b>14.07.2021</b>	<b>25.10.2022</b>	<b>10.10.2023</b>	<b>31.12.2024</b>	<b>31.12.2025</b>
Shareholders	95.93	94.68	94.68	96.63	96.63
Public Disclosure & Transparency	94.60	98.82	98.82	98.50	98.50
Stakeholders	99.48	98.13	99.06	98.50	98.95
Board of Directors	88.32	91.44	92.89	94.14	94.14
<b>Score</b>	<b>93.47</b>	<b>95.10</b>	<b>95.70</b>	<b>96.51</b>	<b>96.57</b>

\*This metric falls within the “medium risk” range and, a lower value indicates a lower level of risk.

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# Income Statement

Income Statement (TL mn)	2022	2023	2024	2025	yoy
<b>Gross Written Premiums</b>	<b>25,173</b>	<b>59,518</b>	<b>101,366</b>	<b>147,117</b>	<b>45%</b>
- Premiums Transferred to the Reinsurer	-11,797	-24,573	-52,177	-72,351	39%
- Other	-594	-1,145	-1,019	-1,297	27%
- Unearned Premiums Provision	-4,738	-12,944	-6,319	-13,581	115%
- Unexpired Risk Reserves	-1,152	-599	466	4	-99%
<b>= Earned Premiums</b>	<b>6,893</b>	<b>20,258</b>	<b>42,317</b>	<b>59,892</b>	<b>42%</b>
+ Invest. Inc. From Non-Technical Division	2,631	9,198	16,371	19,224	17%
+ Other Income	139	395	773	2,000	159%
<b>= Technical Income</b>	<b>9,663</b>	<b>29,850</b>	<b>59,460</b>	<b>81,116</b>	<b>36%</b>
<b>- Technical Expenses</b>	<b>-9,161</b>	<b>-21,945</b>	<b>-42,201</b>	<b>-58,421</b>	<b>38%</b>
- <i>Incurring Losses</i>	-7,263	-16,700	-32,626	-42,571	30%
- <i>Gross Claims Paid</i>	-6,916	-23,196	-33,089	-54,321	64%
+ <i>Reinsurer's Share of Claims Paid</i>	1,814	13,190	8,535	15,791	85%
- <i>Provision For Outstanding Claims</i>	-2,161	-6,693	-8,072	-4,040	-50%
- <i>Operational Costs</i>	-1,869	-5,209	-9,264	-15,560	68%
- <i>Commission Costs</i>	-2,115	-5,509	-10,800	-16,135	49%
+ <i>Commission Income</i>	1,308	2,719	5,762	8,685	51%
- <i>Staff Costs</i>	-651	-1,542	-2,746	-5,077	85%
- <i>Management Costs</i>	-92	-180	-240	-368	53%
- <i>Advertising and Marketing Costs</i>	-51	-113	-144	-436	203%
- <i>Other</i>	-336	-585	-1,096	-2,229	103%
- <i>Other Expense</i>	-29	-36	-311	-290	-7%
<b>= Technical Profit/Loss</b>	<b>502</b>	<b>7,905</b>	<b>17,260</b>	<b>22,695</b>	<b>31%</b>
<b>+ Net Investment Income (*)</b>	<b>528</b>	<b>507</b>	<b>1,116</b>	<b>7,457</b>	<b>568%</b>
+ <i>Investment Income</i>	4,112	14,722	23,520	34,072	45%
- <i>Investment Expenses</i>	-3,584	-14,215	-22,404	-26,620	19%
- <b>Other</b>	<b>235</b>	<b>-758</b>	<b>-1,754</b>	<b>-3,197</b>	<b>82%</b>
- <b>Tax</b>	<b>-324</b>	<b>-1,499</b>	<b>-3,901</b>	<b>-7,529</b>	<b>93%</b>
<b>Net Profit</b>	<b>941</b>	<b>6,155</b>	<b>12,720</b>	<b>19,425</b>	<b>53%</b>

\*Excluding investment income transferred to technical division

# Balance Sheet & Key Ratios

Summary Balance Sheet (TL mn)	2022	2023	2024	2025	yoy
Cash and Cash Equivalents	9,034	31,547	25,228	11,163	-56%
<i>Banks</i>	6,904	27,744	20,602	5,420	-74%
Financial Assets	8,606	21,924	34,327	86,507	152%
Receivables from Main Operations	4,536	11,330	19,005	31,482	66%
Tangible and Intangible Assets	755	1,536	1,995	2,787	40%
Other Assets	5,269	10,991	15,976	25,037	57%
<b>Total Assets</b>	<b>28,199</b>	<b>77,328</b>	<b>96,531</b>	<b>156,976</b>	<b>63%</b>
Financial Liabilities	1,900	18,417	1,234	11,187	807%
Payables from Main Operations	2,975	3,973	8,205	12,673	54%
Technical Provisions	14,886	35,234	49,467	67,415	36%
Other Liabilities	2,016	4,278	8,901	14,095	58%
<b>Total Liabilities</b>	<b>21,778</b>	<b>61,902</b>	<b>67,808</b>	<b>105,371</b>	<b>55%</b>
Paid in Capital	1,161	1,161	5,000	10,000	100%
Capital and Profit Reserves	4,315	8,103	10,989	22,154	102%
<b>Total Equity</b>	<b>6,421</b>	<b>15,426</b>	<b>28,723</b>	<b>51,605</b>	<b>80%</b>
<b>Ratios</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	
ROA	4%	12%	15%	15%	
ROE	18%	56%	58%	48%	
Capital Adequacy Ratio	157%	165%	181%	215%	
<b>Combined Ratio</b>	<b>132%</b>	<b>108%</b>	<b>99%</b>	<b>97%</b>	
Loss Ratio	105%	82%	77%	71%	
Commission Ratio	12%	14%	12%	12%	
Expense Ratio	15%	12%	10%	14%	

## Quarterly GWP Production (TL mn)

Premium Production	4Q24	1Q25	2Q25	3Q25	4Q25	qoq	yoy
General Losses	8,833	12,572	9,348	7,036	14,189	102%	61%
F&ND	5,721	10,259	8,017	7,781	8,057	4%	41%
Accident	1,633	1,515	1,380	1,461	1,619	11%	-1%
Other	1,758	3,289	2,487	2,420	1,840	-24%	5%
MTPL	4,094	3,280	3,525	5,188	5,164	0%	26%
MOD	3,378	3,884	3,686	4,585	4,318	-6%	28%
Health	3,368	6,603	2,835	3,984	6,794	71%	102%
<b>Total</b>	<b>28,786</b>	<b>41,402</b>	<b>31,277</b>	<b>32,456</b>	<b>41,982</b>	<b>29%</b>	<b>46%</b>

## Cumulative GWP Production (TL mn)

2024	3M25	6M25	9M25	2025	yoy
27,815	12,572	21,921	28,957	43,146	55%
25,522	10,259	18,276	26,057	34,114	34%
5,176	1,515	2,894	4,355	5,975	15%
7,294	3,289	5,776	8,196	10,037	38%
14,671	3,280	6,805	11,993	17,157	17%
11,468	3,884	7,570	12,154	16,473	44%
9,419	6,603	9,438	13,422	20,215	115%
<b>101,366</b>	<b>41,402</b>	<b>72,679</b>	<b>105,135</b>	<b>147,117</b>	<b>45%</b>

## Quarterly Technical Profit (TL mn)

Technical Profit	4Q24	1Q25	2Q25	3Q25	4Q25	qoq	yoy
General Losses	611	711	122	107	169	58%	-72%
F&ND	2,335	1,713	2,991	2,832	2,357	-17%	1%
Accident	1,680	1,172	1,484	1,485	939	-37%	-44%
Other	245	216	210	255	177	-31%	-28%
MTPL	-2,153	-1,609	-442	-1,499	147	-110%	-107%
MOD	1,235	1,520	2,205	1,983	963	-51%	-22%
Health	812	1,598	490	114	284	149%	-65%
<b>Total</b>	<b>4,765</b>	<b>5,321</b>	<b>7,061</b>	<b>5,277</b>	<b>5,036</b>	<b>-5%</b>	<b>6%</b>

## Cumulative Technical Profit (TL mn)

2024	3M25	6M25	9M25	2025	yoy
2,647	711	833	939	1,108	-58%
8,321	1,713	4,705	7,537	9,893	19%
5,426	1,172	2,656	4,142	5,081	-6%
824	216	426	681	859	4%
-6,789	-1,609	-2,051	-3,550	-3,403	-50%
5,115	1,520	3,725	5,708	6,671	30%
1,716	1,598	2,088	2,203	2,487	45%
<b>17,260</b>	<b>5,321</b>	<b>12,382</b>	<b>17,659</b>	<b>22,695</b>	<b>31%</b>

Segments		Loss Ratio (Cumulative)			Expense Ratio (Cumulative)			Commission Ratio (Cumulative)			Combined Ratio (Cumulative)		
		2024	9M25	2025	2024	9M25	2025	2024	9M25	2025	2024	9M25	2025
Non-motor	General Losses	55.4%	99.0%	95.3%	15.6%	14.2%	17.5%	-27.8%	-16.1%	-17.8%	43.1%	97.1%	94.9%
	F&ND	12.3%	11.3%	10.9%	13.2%	14.5%	15.7%	16.1%	19.6%	19.9%	41.6%	45.4%	46.6%
	Accident	0.6%	0.4%	0.5%	6.4%	17.1%	18.4%	40.0%	40.7%	43.5%	47.0%	58.1%	62.4%
Motor	MTPL	156.0%	139.6%	124.2%	9.2%	8.8%	9.4%	8.4%	8.7%	9.4%	173.7%	157.1%	142.9%
	MOD	63.4%	61.9%	64.2%	9.4%	9.5%	10.2%	14.4%	14.5%	14.2%	87.2%	85.9%	88.6%
Health		92.1%	89.2%	92.5%	5.7%	11.3%	12.3%	8.9%	7.9%	8.3%	106.7%	108.4%	113.0%
<b>Total</b>		<b>77.1%</b>	<b>73.4%</b>	<b>71.1%</b>	<b>10.0%</b>	<b>12.4%</b>	<b>13.5%</b>	<b>11.9%</b>	<b>11.9%</b>	<b>12.4%</b>	<b>99.0%</b>	<b>97.7%</b>	<b>97.1%</b>

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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 biliyoruz

Tıpkı bir  
**aile**  
gibi...

Biz Sigortacılığın Milli Takımıyız.  
Aynı amaç için

**takım ruhu**  
ile çalışırız.

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

# TÜRKİYE SİGORTA

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.