

# Non-life Insurance Sector Overview

## 11M25 Premium Production Results


Yayın Tarihi: 16/12/2025

Yatırımcı İlişkileri, Türkiye Sigorta

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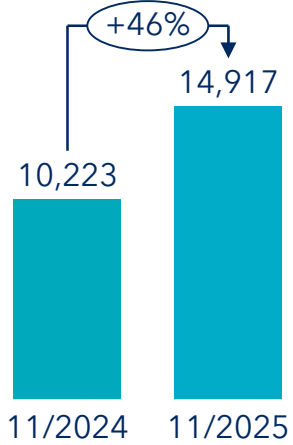
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- 1 Premium Production
  - 2 Market Share
  - 3 Portfolio Breakdown
  - 4 Distribution Channel Breakdown

# Premium Production

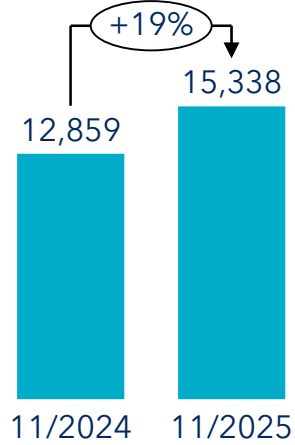
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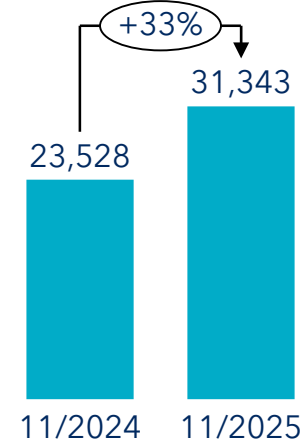
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TL Mn



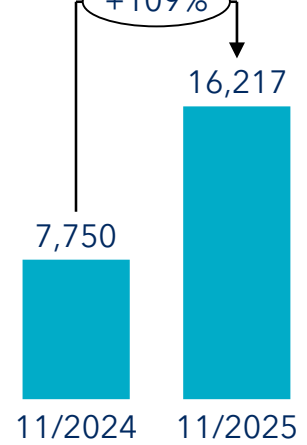
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TL Mn



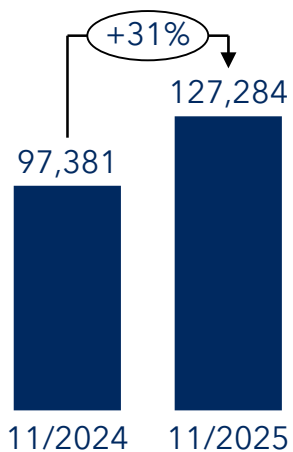
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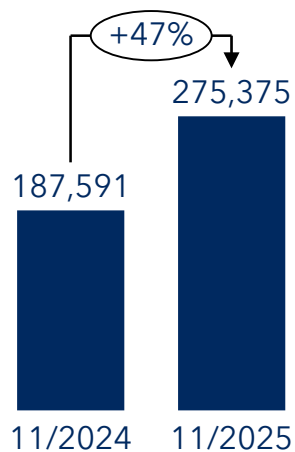
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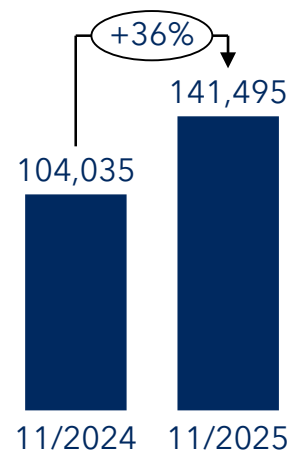
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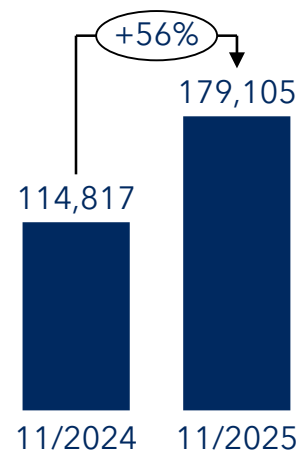
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**F&ND**  
TL Mn



**Health**  
TL Mn



Sector

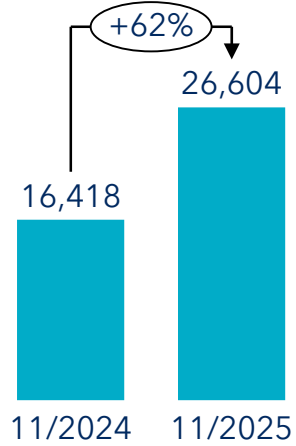
# Premium Production

1

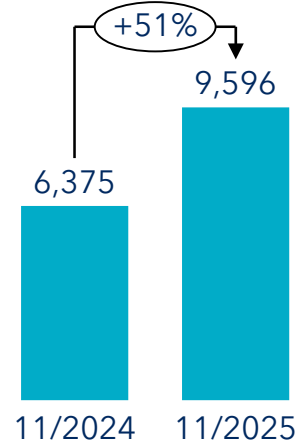
Türkiye  
Sigorta



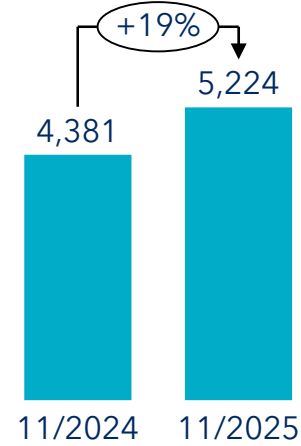
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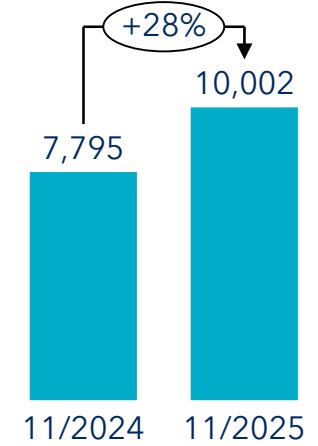
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TL Mn



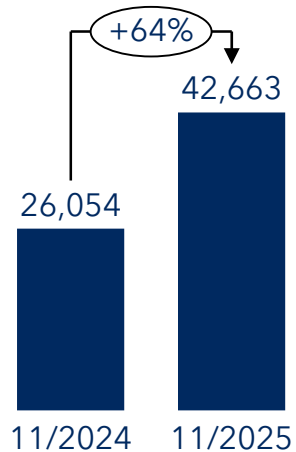
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TL Mn



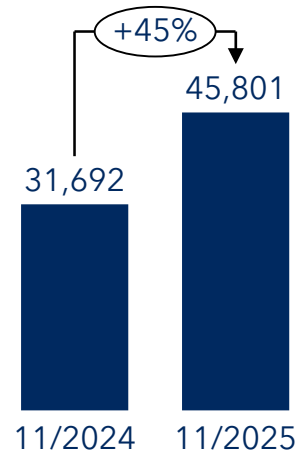
**Other**  
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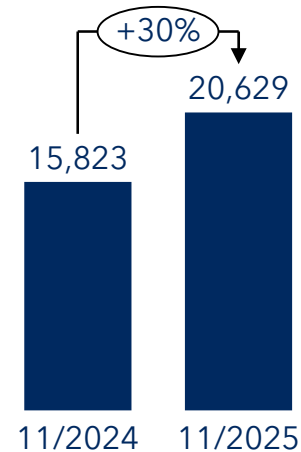
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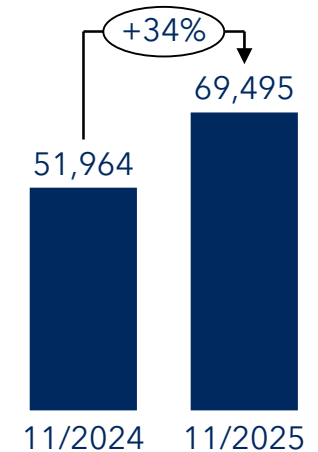
**Engineering**  
TL Mn



**Accident**  
TL Mn



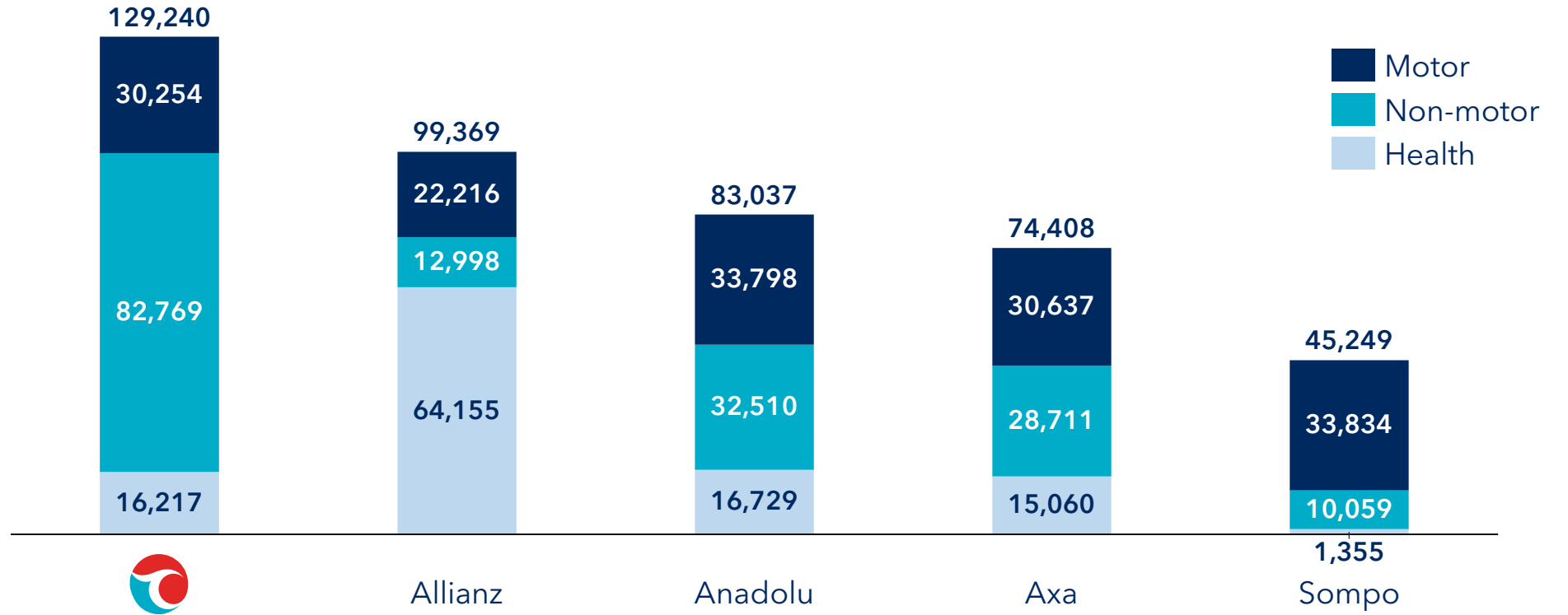
**Other**  
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Sector

# Market Share

2

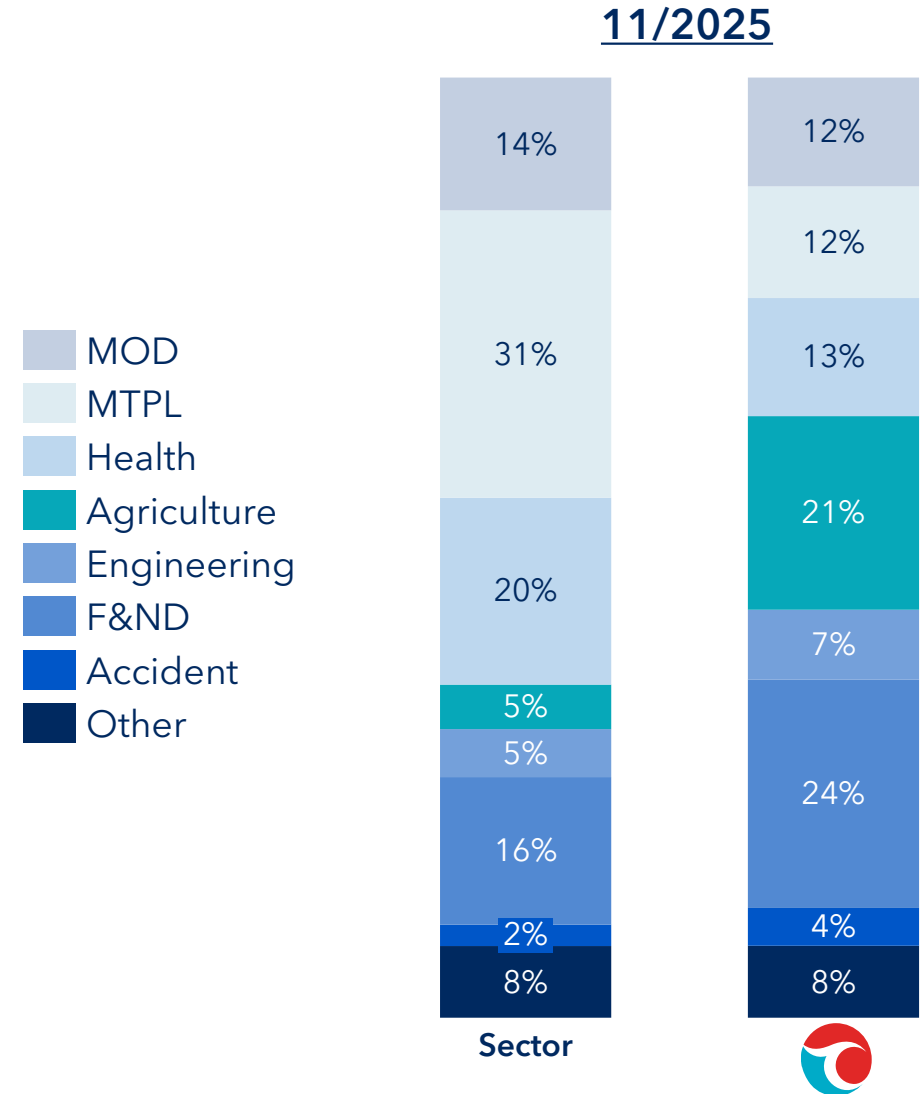
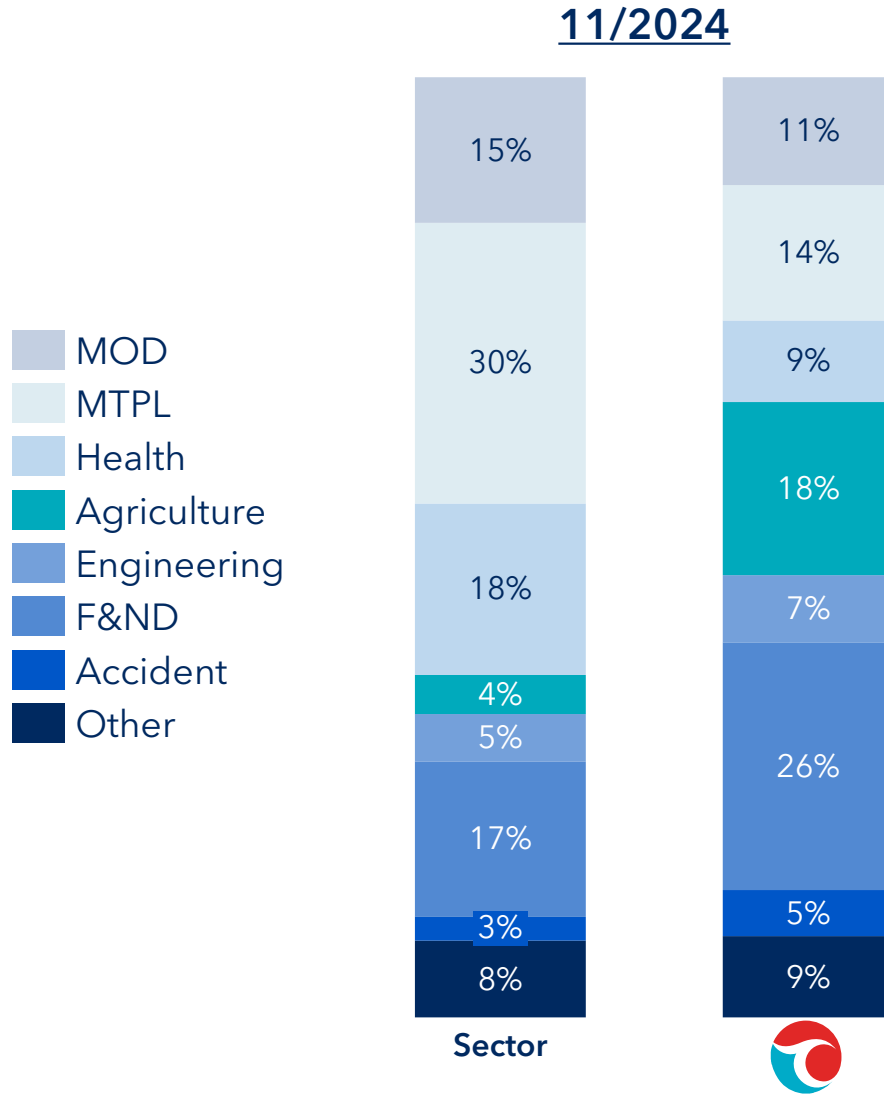


## Market Share

11/2025	14.3%	11.0%	9.2%	8.3%	5.0%
Change	↑	↓	↔	↑	↑
11/2024	14.2%	11.2%	9.2%	8.0%	4.9%
yoy	44.7%	40.4%	43.6%	48.7%	48.1%

# Portfolio Breakdown

3



# Distribution Channel Breakdown

## Sales channels year-on-year growth

Direct

Agency

Bank

Broker

31%  
Sektör

47%  
TS

45%  
Sektör

39%  
TS

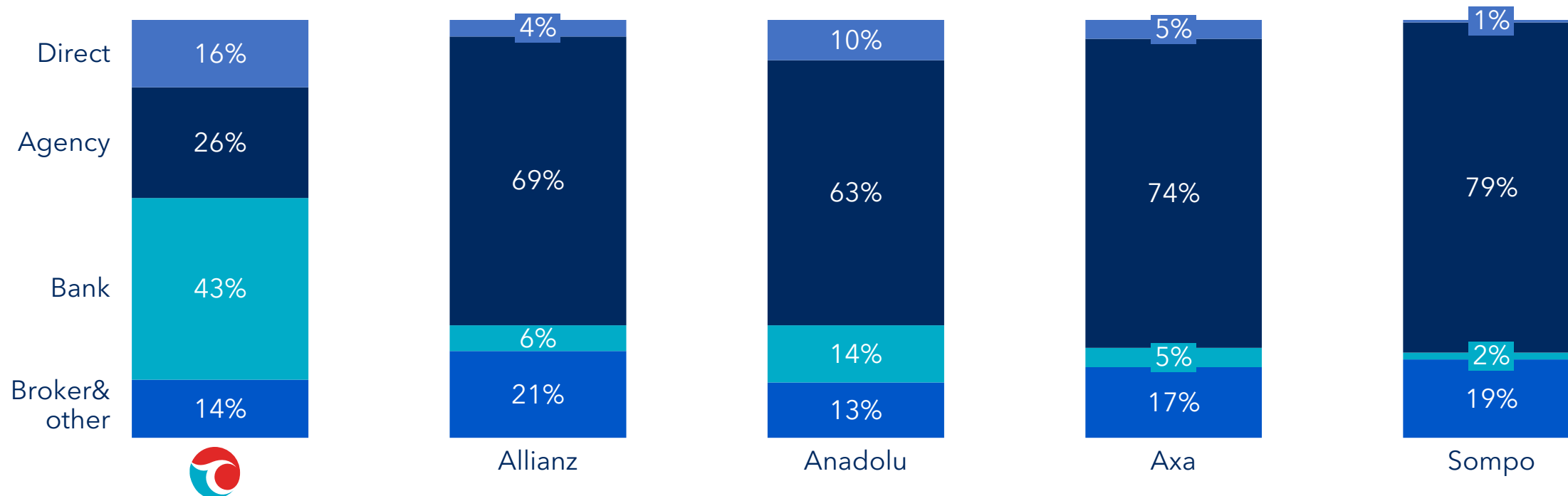
41%  
Sektör

42%  
TS

46%  
Sektör

64%  
TS

## Sales channels distribution by top 5





For the most recent earnings  
reports and notes:  
**Investor Kit**



**For further information:**

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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  
hissettirmek.

**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.

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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.