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# Investor Presentation

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May 2024

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**Türkiye Sigorta at a Glance**

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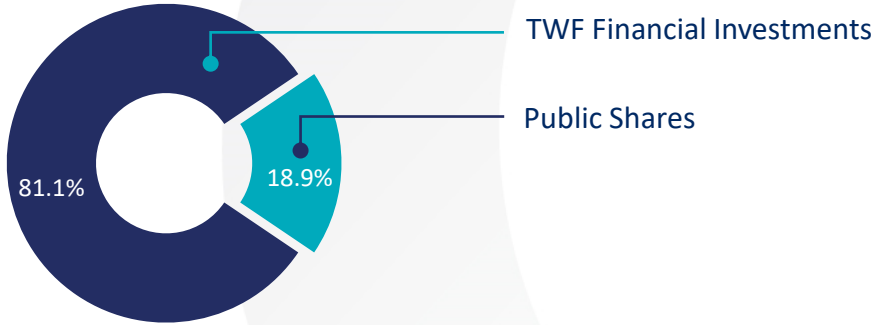
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**Appendix**

- **THE BIGGEST** NON-LIFE INSURANCE COMPANY
- **INCLUSIVE INSURANCE FOR ALL:** COMPREHENSIVE PRODUCTS TAILORED FOR INDIVIDUALS & CORPORATIONS
- **RANKING #1** IN TERMS OF PREMIUM PRODUCTION WITH A MARKET SHARE OF **15.8%**<sup>1</sup>
- ~USD 2.3 BN - **MARKET CAP (as of April 25)**
- **WELL-DIVERSIFIED** PORTFOLIO: 23% AGRICULTURE, 20% MOTOR, 26% FIRE & NATURAL DISASTER
- **EXTENSIVE DISTRIBUTION NETWORK** WITH 3,666 AGENCIES & 4,809 BANK BRANCHES, EXCLUSIVE BANCASSURANCE AGREEMENTS WITH **THREE STATE-OWNED BANKS**
- **SUSTAINABLE** PREMIUM GENERATION, **PROMINENT** TECHNICAL & BOTTOM-LINE PROFITABILITY
- 1Q24 RESULTS: NET INCOME OF **TRY 3,527 MILLION** & TECHNICAL PROFIT OF **TRY 4,621 MILLION**, TOTAL ASSETS AND SHE GREW BY 137% AND 182% YOY, REACHING **TRY 88 BILLION** AND **TRY 19 BILLION**, RESPECTIVELY
- **ROAE OF 82%, NET LOSS RATIO OF 70% AND COR OF 90%** IN 1Q24 (SECTORAL AVERAGES OF 56%, 85% AND 115% RESPECTIVELY IN 2023)
- **CAR IS AT 165%**, ABOVE THE REGULATORY SELF-ASSESMENT THRESHOLD OF 115%

## Shareholder Structure

SHAREHOLDERS	SHARE (%)	SHARE AMOUNT (₺)
TWF Financial Investments*	81.10	942,015,417
Public Shares	18.90	219,507,946
TOTAL	100.00	1,161,523,363



\* Türkiye Wealth Fund owns 100% of shares in TWF Financial Investments

<sup>1</sup> Source: Insurance Association of Türkiye (TSB), as of March 2024

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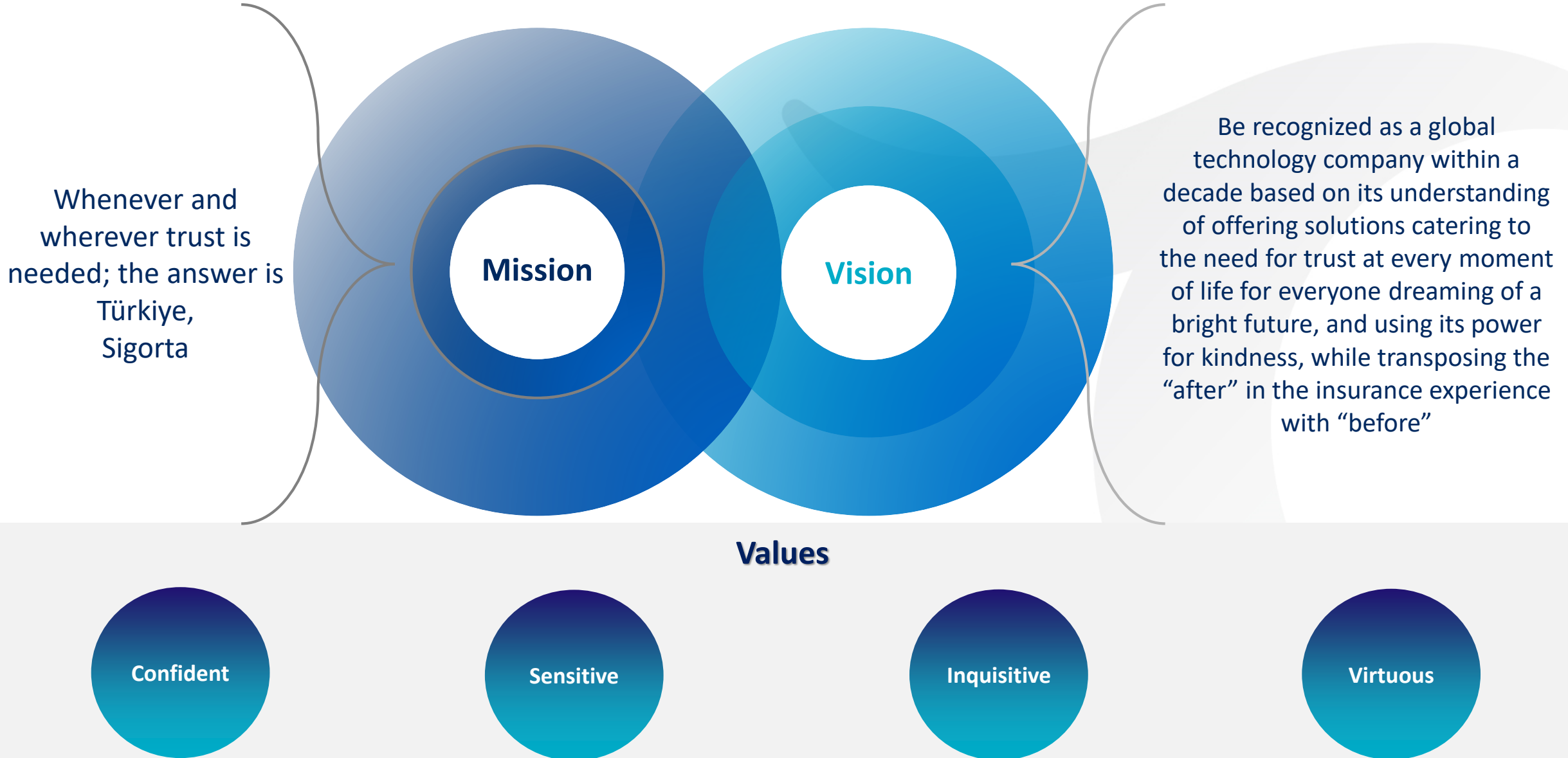
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## **Taha Çakmak**

*Vice Chairman & CEO*

- Bachelor's Degree
- 20+ years experience in banking & various fields

## **Aziz Murat ULUĞ**

*Chairman*

- Master's Degree
- 25+ years experience in banking & real sector, in Türkiye and abroad
- EVP at Turkish Wealth Fund

## **Murat AKGÜÇ**

*Board member*

- Master's Degree
- 20+ years experience in banking & various fields, in Türkiye and abroad
- EVP at Turkcell

## **Muhammed Mahmut ER**

*Board member*

- Master's Degree
- 15+ years experience in Information Technologies
- EPIAŞ Board Member

## **Murat AKBALIK**

*Independent member*

- PhD
- 25+ years experience as an academic
- Various responsibilities at Marmara University



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**Appendix**



- Operational since **1957**
- Market Leader** with **15.8%** share in total premium production
- Rebranded as Türkiye Sigorta** post-merger of 3 state-owned non-life insurers
- Serving **6.7 million** standalone customers

	Headcount	Agency Network	Bank Branch Network	Broker
				
	1,605	3,666	4,809	131
QoQ Change	27	+26	+25	+8
YoY Change	+5	-59	+120	+11

# Non-Life Main Branch GWP Production (Mar.24)

Main Branches	Gross Written Premium (million ₺)	Branch Share	Market Share	Market Share Change (YoY)	Sector Ranking
General Losses	8,276	29.4%	35.8%	+5.2 pps	1
Fire and Natural Disasters	7,301	25.9%	22.7%	+3.8 pps	1
MTPL	3,000	10.7%	7.3%	-5.2 pps	4
MOD	2,618	9.3%	10.3%	+3.7 pps	3
Health	2,650	9.4%	7.0%	+3.0 pps	4
Accident	1,174	4.2%	30.6%	-2.6 pps	1
Other	3,143	11.2%	21.9%	+13.6 pps	1
<b>TOTAL</b>	<b>28,163</b>	<b>100%</b>	<b>15.8%</b>	<b>+2.6 pps</b>	<b>1</b>

## Selected Financial Indicators (1Q24)

### Net Profit



6.6 times  
increase  
YoY

### Technical Margin



(2023) 39%  
&  
Sector Average  
25%

### Loss Ratio



(2023) 82%  
&  
Sector Average  
85%

### CAR



vs.  
regulatory self-assessment level  
of 115%  
&  
profit distribution threshold  
of 135%

### Technical Profit



5 times  
increase  
YoY

### Return on Average Equity



(2023) 56%  
&  
Sector Average  
56%

### Combined Ratio



(2023) 108%  
&  
Sector Average  
115%

### Gross Dividend Payment



2021                      2022                      2023

Türkiye Sigorta is **dedicated** to  
maintaining its consistent track record  
of **regular dividend payments**

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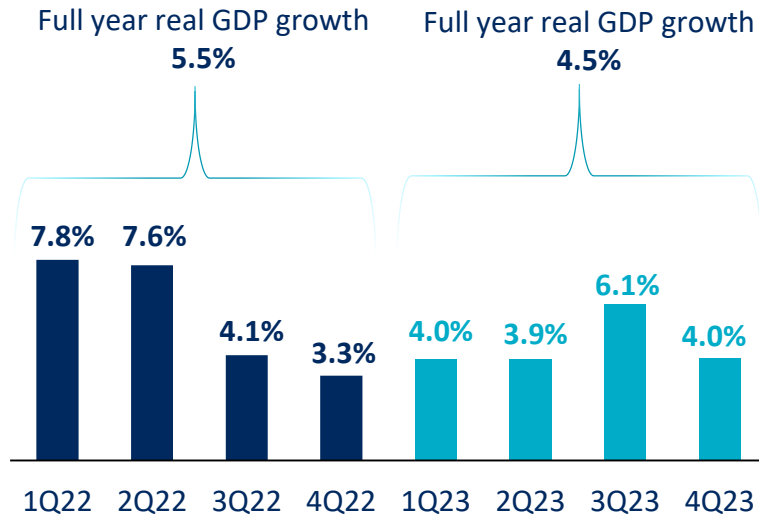
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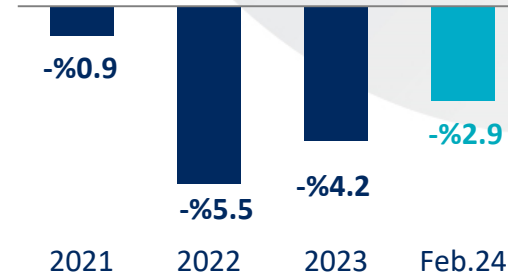
## Real GDP Growth

YoY



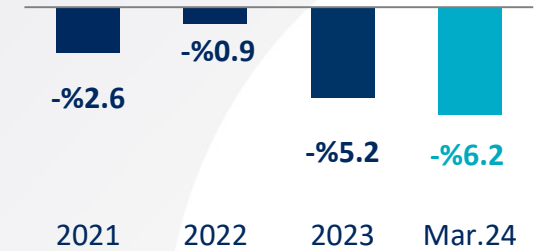
- As of the end of 2023, the Turkish economy showed a successful performance and grew by 4.5%, with the contribution of private consumption expenditures and investment expenditures for the reconstruction of the earthquake zone.

## 12M Rolling - Current Account Balance / GDP



- In January current account deficit to GDP is at 2.9%.
- In all of 2023, the current account deficit decreased compared to the previous year. The main reasons for this were the narrowing in the foreign trade deficit and the annual increase in travel revenues. In 2023, there was a decrease in energy imports with the effect of the decrease in energy prices. The current account surplus, excluding gold and energy, also decreased throughout 2023.

## 12M Rolling - CG Budget Balance / GDP



- Non-interest expenditures saw a notable rise primarily due to increased capital expenditures and current expenditures, which can be linked to the occurrence of the earthquake disaster.
- In 2023, the deficit has been narrowed and it is lower than the 6.4% level envisaged in the 2024-2026 MTP.

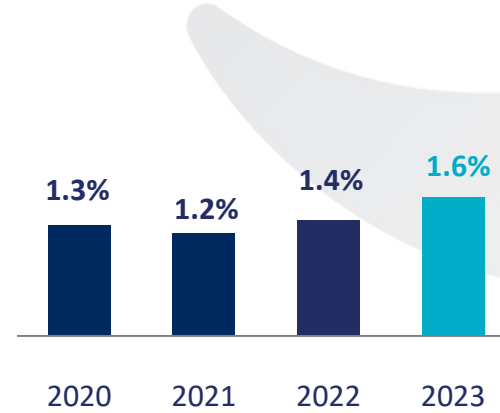
## Demographics of Türkiye

Total Population: 85.3 million



- 90% of total population are under age 65.
- Population under the age 30 makes up 45% of total.

## Non-Life GWP/GDP



- Underpenetrated insurance market as non-life gross written premiums is running only at 1.6% of GDP.
- Vibrant economy, favourable demographics and underinsured market offers a significant growth potential.

## Non-Life Insurance Sector



- Total number of insurance, reinsurance and pension companies are 74 consisting of 50 non-life insurance companies, 4 life insurance companies, 15 pension and life companies and 5 reinsurance companies.
- Total asset size of Turkish non-life insurance sector reached to 506 billion TL as of 2023.
- By the end of 2023, gross written premium in the non-life insurance market rose by 110% compared to the previous year and reached to 429 billion TL.

# Underpenetrated Insurance Market

Non-Life Insurance Premiums / GDP \*

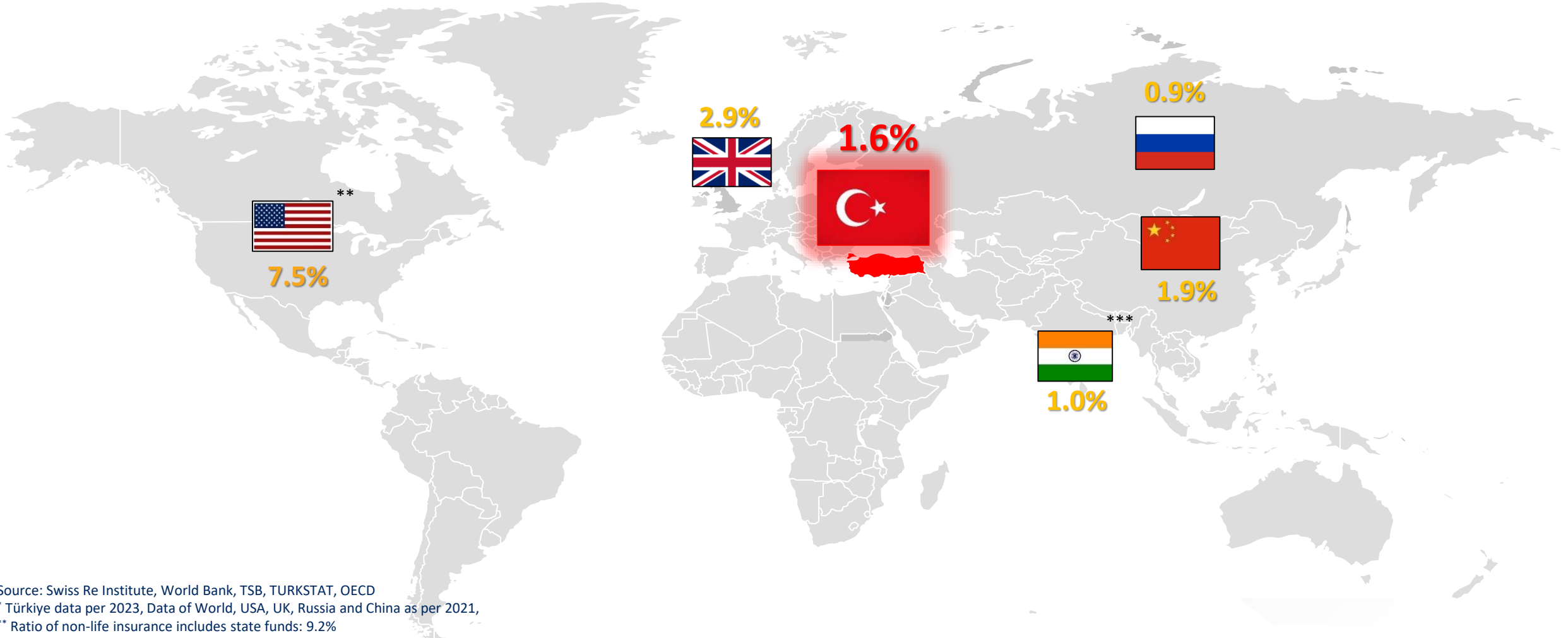


4.0%



OECD

4.9%



\*\*

\*\*\*

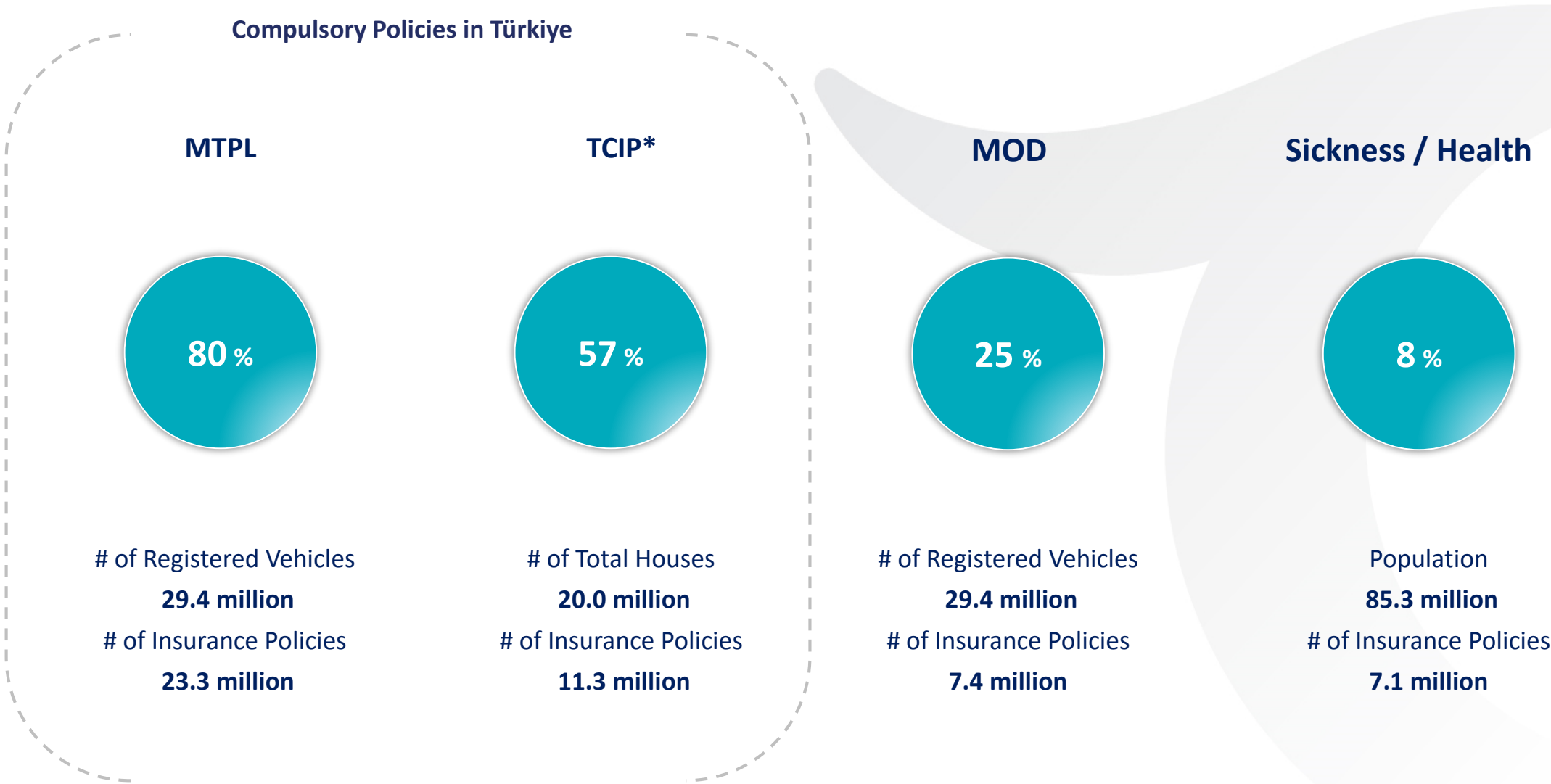
Source: Swiss Re Institute, World Bank, TSB, TURKSTAT, OECD

\* Türkiye data per 2023, Data of World, USA, UK, Russia and China as per 2021,

\*\* Ratio of non-life insurance includes state funds: 9.2%

\*\*\* Financial year: 1 April 2021 – 31 March 2022

## Penetration Levels Across Selected Insurance Products

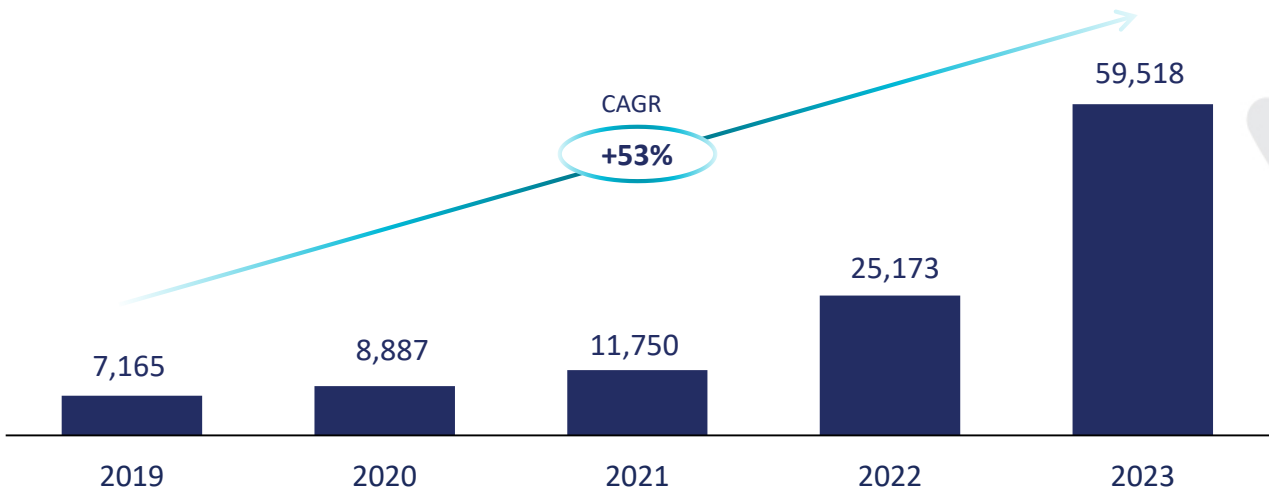


Sources: Insurance Association of Türkiye, TCIP, TURKSTAT  
\*Compulsory Earthquake Insurance

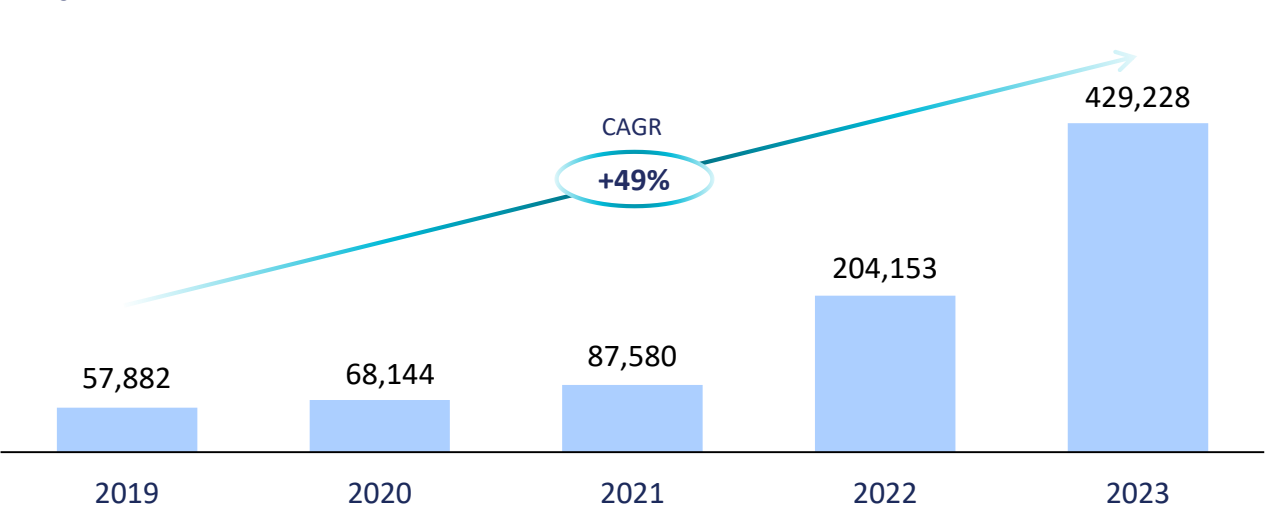


# Market Leader in Non-Life Insurance Sector

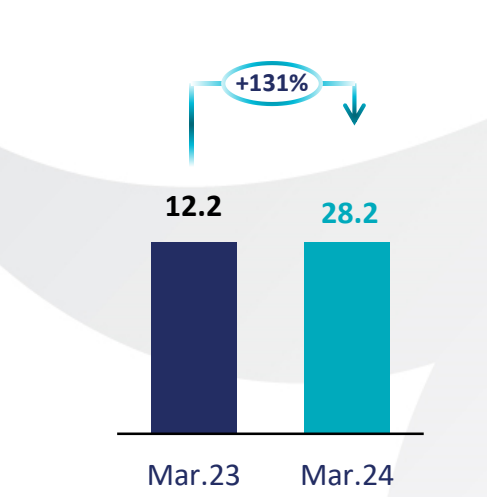
**Türkiye Sigorta Non-Life Premium Production**  
Million ₺



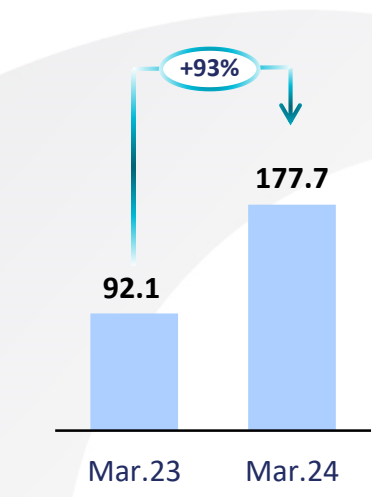
**Sector Non Life Premium Production**  
Million ₺



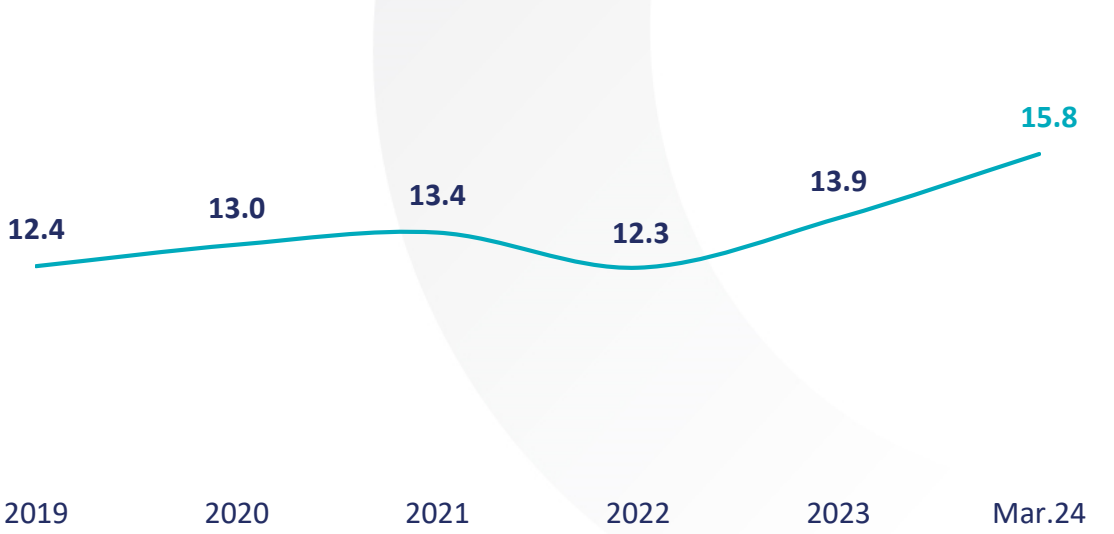
**Türkiye Sigorta Premium Production**  
Billion ₺



**Sector Premium Production**  
Billion ₺

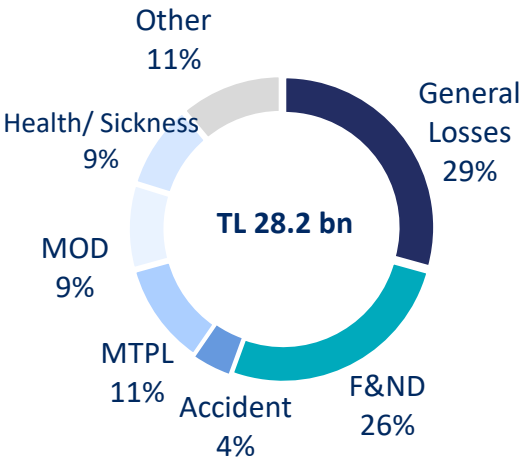


**Türkiye Sigorta Market Share (%)**



## GWP Production by Major Branches

March 2024



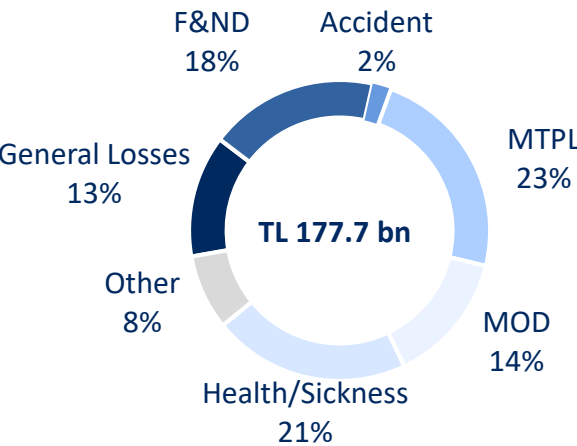
Main Branches	Annual Change	Market Share
General Losses	118%	36%
F&ND	195%	23%
Accident	71%	31%
MTPL	8%	7%
MOD	141%	10%
Health	255%	7%
Other	422%	22%
TOTAL	131%	16%

➤ Türkiye Sigorta has a **well-balanced** and **diverse** premium portfolio thanks to its strong position in niche businesses, extensive distribution network and product mix.

➤ The share of motor segment (**MoD+MTPL**) in total premium generation is **20%** for Türkiye Sigorta, relatively lower than the **sector average of 37%**.

➤ **Diversification** strategy is one of the main pillars of Türkiye Sigorta's business model.

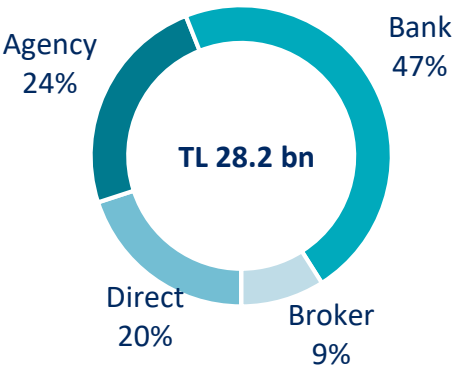
## Vs. Sector



Main Branches	Annual Change
General Losses	87%
F&ND	146%
Accident	86%
MTPL	85%
MOD	54%
Health	105%
Other	97%
TOTAL	93%

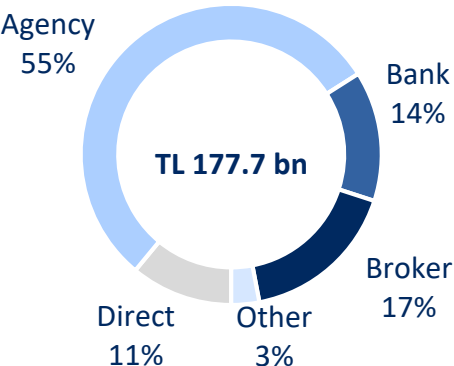
## GWP Production by Distribution Channel

March 2024



Distribution Channel	Annual Change
Direct	242%
Agency	71%
Bank	121%
Broker	320%

## Vs. Sector

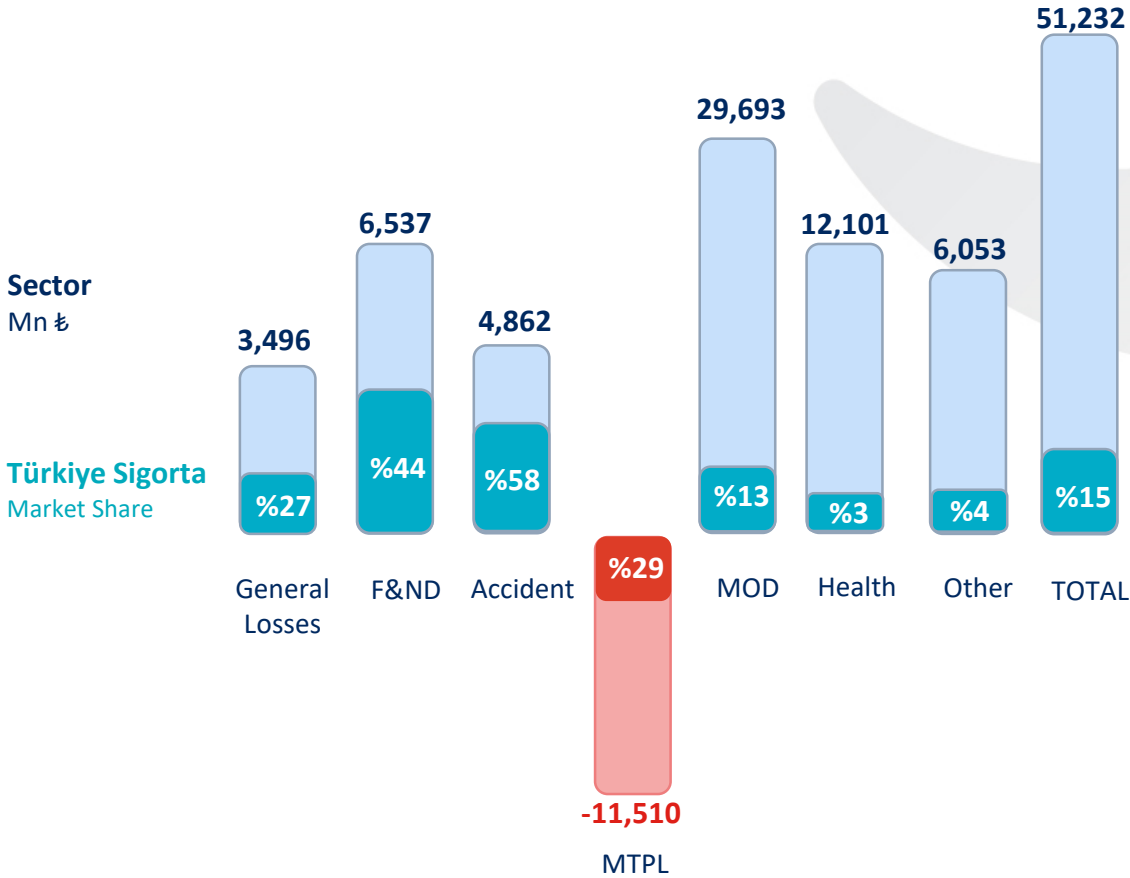


Distribution Channel	Annual Change
Direct	137%
Agency	84%
Bank	95%
Broker	113%
Other	50%

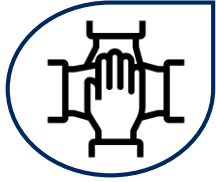
- **Türkiye Sigorta** insures in Türkiye with **3,758 bank branches** through exclusivity agreements with three state-owned banks
- Bank channel has a share of **14%** in total premium production of **non-life companies** overall. With **47%** share in total for **Türkiye Sigorta**, the banking network brings in production and profitability in high-margin insurance products with lower claims frequency
- **Türkiye Sigorta** attributes a great importance to have a well-balanced distribution network, in an effort to balance any concentration risks

Türkiye Sigorta vs Sector, Market Share by Major Branches, 2023

Cumulative



Main Branches	Türkiye Sigorta mn ₺	Sector mn ₺	Market Share
General Losses	943	3,496	27%
Fire&ND	2,875	6,537	44%
Accident	2,830	4,862	58%
MTPL	-3,291	-11,510	29%
MOD	3,912	29,693	13%
Health	370	12,101	3%
Other	266	6,053	4%
TOTAL	7,905	51,232	15%



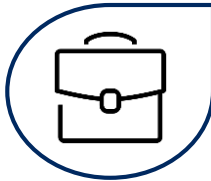
## Exclusivity agreement with three state-owned banks

- Türkiye Sigorta insures **~50%** of the total loans extended in Türkiye with **3,779** bank branches under the scope of exclusivity agreement with three state-owned banks
- Bank channel accounts for **47%** of total premium production in Türkiye Sigorta whereas it is **14%** for non-life insurance companies in Türkiye, This gives us the advantage of production and profitability in high margin insurance products with lower claims frequency



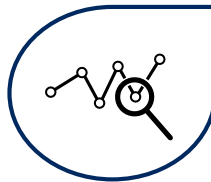
## Balanced portfolio distribution

- Sector leadership in products such as personal accident, agriculture and fire&nat. disasters enables us to differentiate ourselves positively from our competitors
- While the share of motor segment in the sector's total production is **37%**, it is **20%** for Türkiye Sigorta, showing well-balanced portfolio structure to sustainable profitability



## Extensive sales channel

- Strengthening its dominant position on the bancassurance front, Türkiye Sigorta has also been focusing on efficiency increase in agency channel which stays at **3,666** by the end of first quarter of 2024



## Growing scale and capacity

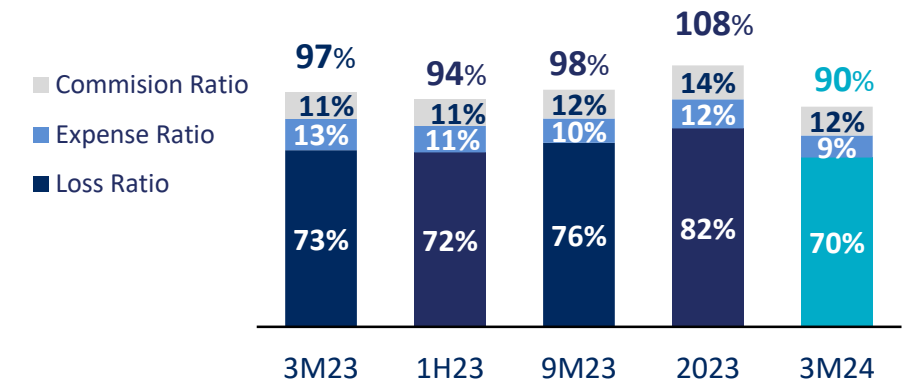
- With its growing scale and capacity, Türkiye Sigorta comfortably covers big projects. We have a strong organization and capacity to issue policies from renewable energy to nuclear power plants, from satellites to natural gas wells



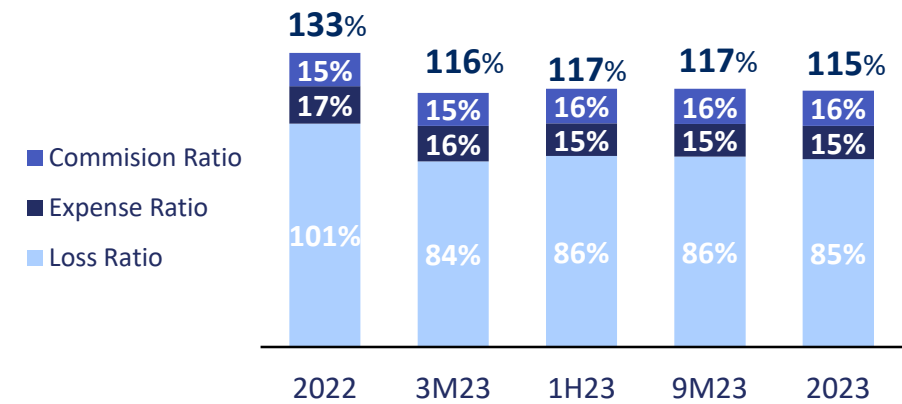
## Cost

- Along with the increased premium production, the positive effects of the merger were reflected in cost items, Türkiye Sigorta has achieved great savings from the purchases of renewed agreements and actuarial services

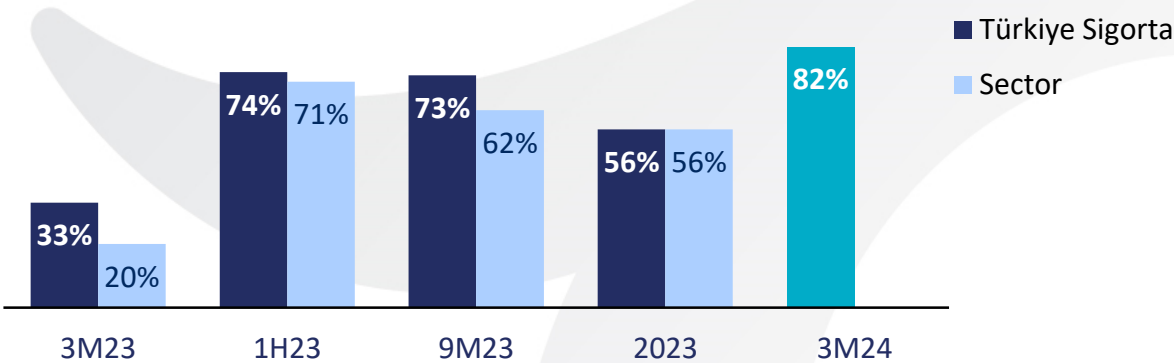
Türkiye Sigorta, Net Combined Ratio



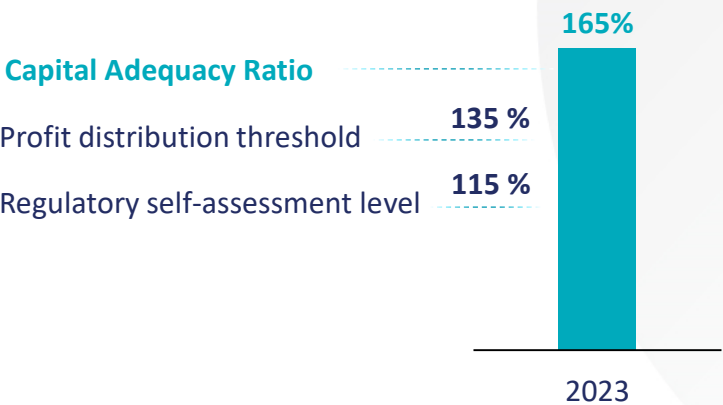
Sector, Net Combined Ratio



Türkiye Sigorta - Sector RoAE Comparison



Türkiye Sigorta Solvency Position



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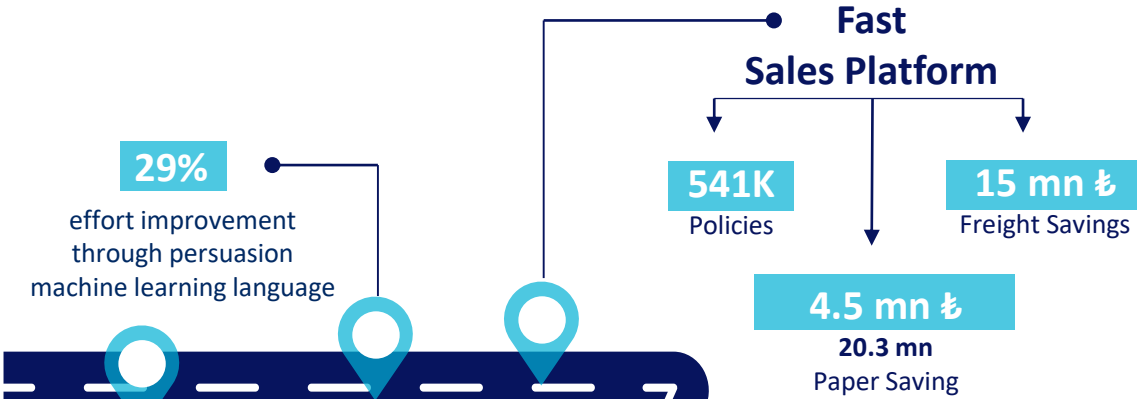
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**Appendix**

## Platforms & Efficiency



Receiving earthquake damage notification from mobile

### Customer Platform

- 4.7M users
- 663k non-cust. users
- 227k health expenditure transactions
- 3.2M retirement transactions
- 23% average benefit per customer (Total 5.5 mn TL)

### BES CHURN

58% of contracts which left the system past 6 months has been detected with ML model. Total fund of detected contracts: 5.2 billion TL.

### Business Partnership

- 4 LoB
- 28+ partners
- 20+categories
- 39+ service
- 4 integration models
- Higher benefit for both customers and partners

## Customer Satisfaction

### Chatbot

136K calls were made with 24/7 service.

**29K** has been solved

In mobile transactions

**63%** customer satisfaction

### Card Storage

Our payment tools are now more secure with the card storage service we offer on all of our digital platforms.

- One-dose online doctor appointment
- Receiving technical maintenance service requests

- Customer Confidence Score
- Provisioning Improvements
- Digital damage processes
- New Communication Methods (Push Notification)





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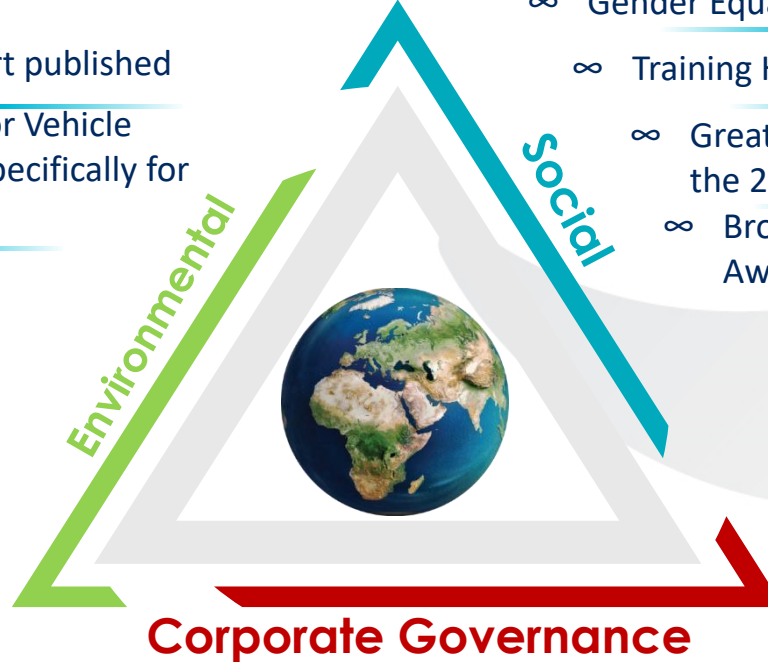
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**Appendix**



- ∞ Our first Integrated Annual Report published
- ∞ Green Motor Vehicle and T-Motor Vehicle insurance products are offered specifically for electric vehicles

- ∞ In 2023, assurance was provided for Renewable Energy Projects with 1,680 Policies and ₺379 million Premium Production
- ∞ Electricity used in the head offices provided by renewable energy
- ∞ 7% of energy consumption is provided by renewable energy
- ∞ As of 2022, carbon emission data is reported according to the ISO 14064 standard
- ∞ In 2023 compared to 2022;
  - ∞ 415 ton CO2e gain
  - ∞ 79 ton recycled paper
- ∞ In 2024 compared to 2023;
  - ∞ 17% decrease on water consumption
  - ∞ 49% decrease on content-2 emission



- ∞ Gender Equality: 53% women workforce
- ∞ Training Hours Per Employees: 27 (2023)
- ∞ Great Place to Work Certificate was received for the 2nd time
- ∞ Bronze award on Brandon Hall Excellence Awards; "Cultural Changing"
- ∞ Bronze award on Stevie Awards; "Success on Employee Relations" category
- ∞ We Are Together Portal & Magazine
- ∞ We Are Recommendation System



- ∞ Training hour by per person: 27
- ∞ Corporate Governance Rating Note: 9.57/10.0 (Previous: 9.51/10)
- ∞ Two awards on; "Social Responsibility" and "Most Innovative Award" categories in Smart-i Awards
- ∞ Sponsorship (Türkiye Basketball League, Basketball Super League)
- ∞ Membership (skdTürkiye, TÜYİD, TSB, TARSİM, KİD)
- ∞ ISO 9001, ISO 10002, ISO 18295, ISO/IEC 22301, ISO/IEC 27001



## Long Term Goals

- ∞ Becoming an insurance and pension company that is exemplary in the industry, and comparable to global companies via Environmental, Social and Governance practices

## Our Commitments

- ∞ Carbon Neutral until 2053
- ∞ 25% energy productivity until 2035

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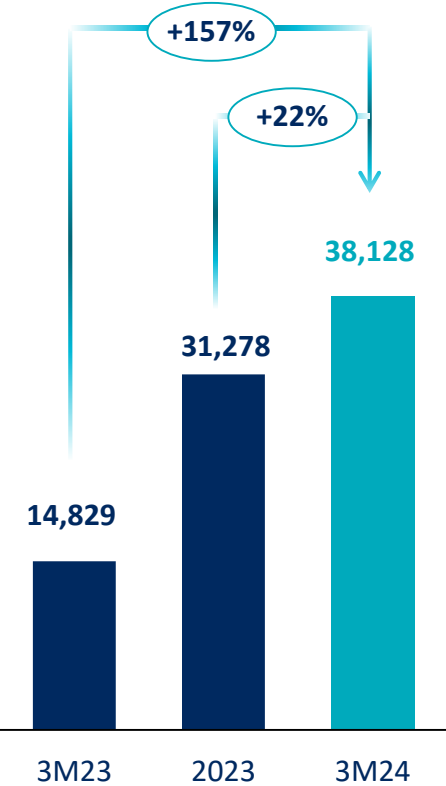
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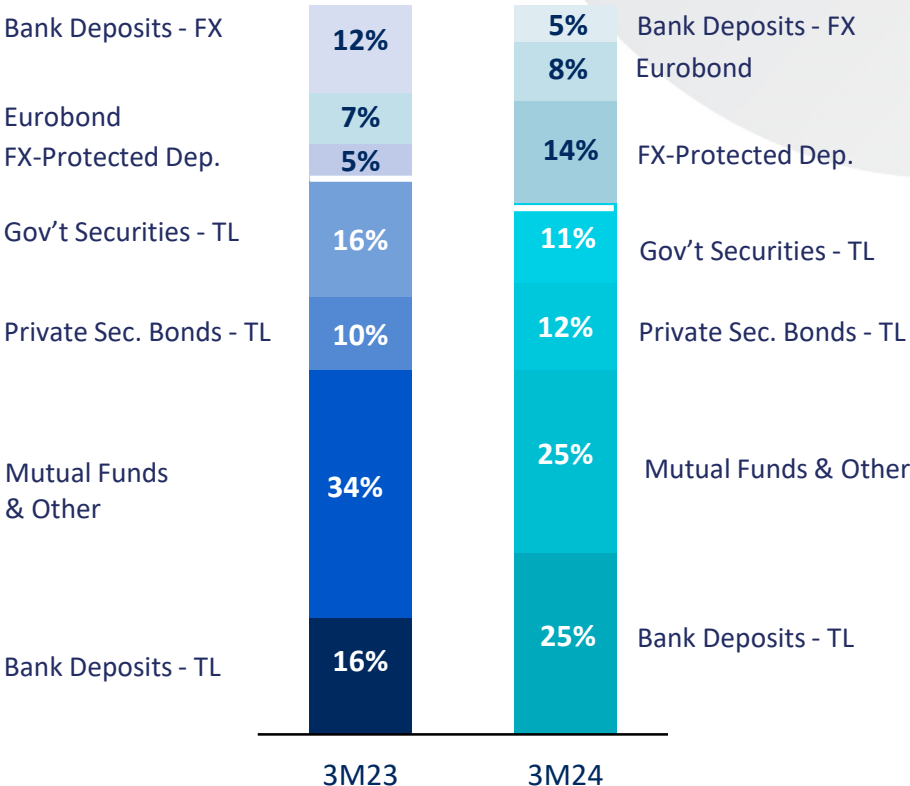
**Appendix**

## Assets Under Management\*

million ₺

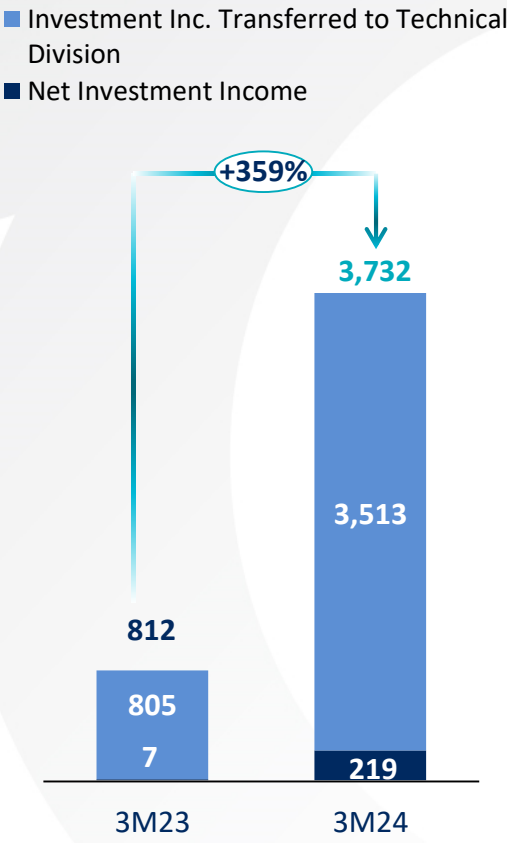


## AUM Breakdown



## Total Investment Income

million ₺



\* The reported Asset Under Management (AUM) excludes the portion attributed to leverage through financial liabilities.

Quarterly GWP Production  
million ₺

Cumulative GWP Production  
million ₺

Premium Production	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ	YoY	3M23	1H23	9M23	2023	3M24	YoY
General Losses	3,795	2,632	2,395	5,673	8,276	46%	118%	3,795	6,426	8,822	14,495	8,276	118%
F&ND	2,477	2,674	3,836	3,601	7,301	103%	195%	2,477	5,150	8,987	12,588	7,301	195%
Accident	687	1,082	1,070	1,068	1,174	10%	71%	687	1,769	2,839	3,907	1,174	71%
MTPL	2,780	3,506	3,097	4,016	3,000	-25%	8%	2,780	6,285	9,383	13,399	3,000	8%
MOD	1,087	1,461	2,411	3,403	2,618	-23%	141%	1,087	2,548	4,959	8,363	2,618	141%
Health	748	349	752	2,399	2,650	10%	255%	748	1,097	1,849	4,248	2,650	255%
Other	602	523	733	660	3,143	377%	422%	602	1,126	1,859	2,518	3,143	422%
Total	12,175	12,227	14,295	20,821	28,163	35%	131%	12,175	24,402	38,697	59,518	28,163	131%

# Technical Profit by Major Branches

Quarterly Technical Profit\*  
million ₺

Cumulative Technical Profit\*  
million ₺

Technical Profit	1Q23	2Q23	3Q23	4Q23	1Q24	QoQ	YoY	3M23	1H23	9M23	2023	3M24	YoY
General Losses	213	387	189	154	725	370%	240%	213	601	789	943	725	240%
F&ND	172	725	1,175	803	1,441	79%	737%	172	897	2,072	2,875	1,441	737%
Accident	326	736	868	899	1,035	15%	217%	326	1,063	1,931	2,830	1,035	217%
MTPL	-255	-24	-1,152	-1,860	-303	-84%	19%	-255	-279	-1,431	-3,291	-303	19%
MOD	391	846	1,199	1,476	1,134	-23%	190%	391	1,237	2,436	3,912	1,134	190%
Health	26	230	116	-1	459	N.A.	1690%	26	256	371	370	459	1690%
Other	55	56	80	75	130	75%	136%	55	112	192	266	130	136%
Total	928	2,957	2,474	1,545	4,621	199%	398%	928	3,885	6,360	7,905	4,621	398%

\*Including investment income transferred to technical division

# COR by Major Branches

Branches	Net Loss Ratio Cumulative			Net Expense Ratio Cumulative			Net Commission Ratio Cumulative			Net Combined Ratio Cumulative		
	3M23	2023	3M24	3M23	2023	3M24	3M23	2023	3M24	3M23	2023	3M24
General Losses	52.4%	57.2%	65.6%	20.9%	17.2%	15.2%	-15.1%	-24.0%	-23.0%	58.2%	50.4%	57.8%
F&ND	48.9%	22.8%	10.8%	29.0%	19.3%	14.3%	8.8%	17.5%	17.5%	86.7%	59.6%	42.7%
Accident	1.7%	0.8%	1.2%	6.7%	6.8%	7.0%	38.6%	41.1%	39.6%	47.1%	48.7%	47.8%
MTPL	122.0%	163.2%	102.0%	6.7%	6.3%	5.6%	9.8%	11.1%	7.6%	138.5%	180.7%	115.1%
MOD	35.7%	49.8%	62.5%	11.5%	9.0%	10.1%	14.4%	15.2%	14.1%	61.6%	73.9%	86.6%
Health	89.5%	78.0%	105.7%	16.5%	21.6%	6.3%	7.5%	9.6%	8.7%	113.5%	109.2%	120.6%
Total	72.8%	82.4%	69.7%	12.9%	11.9%	9.0%	11.1%	13.8%	11.7%	96.9%	108.2%	90.4%

# Summary Balance Sheet

Balance Sheet, million ₺	3M23	3M24	Share (%)	YoY Change
Cash and Cash Equivalents	13,202	28,922	33%	119%
Receivables from Main Operations	6,359	17,927	20%	182%
Financial Assets	13,611	32,242	37%	137%
Tangible and Intangible Assets	768	1,550	2%	102%
Other Assets	3,006	7,072	8%	135%
<b>TOTAL ASSETS</b>	<b>36,945</b>	<b>87,713</b>	<b>100%</b>	<b>137%</b>
Financial Liabilities	6,301	14,146	21%	125%
Payables Arising from Main Operations	2,969	9,930	14%	234%
Technical Provisions	18,163	39,000	57%	115%
Other Liabilities	2,769	5,592	8%	102%
<b>TOTAL LIABILITIES</b>	<b>30,202</b>	<b>68,668</b>	<b>100%</b>	<b>127%</b>
Paid in Capital	1,162	1,162	1%	0%
Capital and Profit Reserves	4,101	8,196	9%	100%
Accumulated Profit/Losses	944	6,161	7%	553%
Net Profit/Loss for the Period	537	3,527	4%	557%
<b>TOTAL EQUITY</b>	<b>6,744</b>	<b>19,045</b>	<b>22%</b>	<b>182%</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>36,945</b>	<b>87,713</b>	<b>100%</b>	<b>137%</b>

Ratios	3M23	3M24
RoAA	6.7%	17.2%
RoAE	33.1%	82.3%



# Summary Income Statement

Income Statement, million ₺	3M23	3M24	YoY Change
Gross Written Premiums	12,175	28,163	131%
<b>Technical Balance (Technical Profit)</b>	<b>928</b>	<b>4,621</b>	<b>398%</b>
Earned Premiums (Net of Reinsurer Share)	3,374	9,969	195%
Incurred Losses (Net of Reinsurer Share)	-2,456	-6,947	183%
Other Technical Income & Expenses (Net of Reinsurer Share)	18	155	785%
Financial Income - Transferred from Non-Technical Section	805	3,513	336%
Operating Expenses	-812	-2,069	155%
<b>Financial Profit</b>	<b>7</b>	<b>219</b>	<b>2864%</b>
Financial Income	1,162	5,572	380%
Financial Expenses	-1,154	-5,353	364%
<b>Income and Expenses From Other Operations</b>	<b>-251</b>	<b>-615</b>	<b>145%</b>
<b>Tax</b>	<b>-148</b>	<b>-699</b>	<b>374%</b>
<b>Net Profit/Loss</b>	<b>537</b>	<b>3,527</b>	<b>557%</b>

Ratios	3M23	3M24
Retention Ratio	50%	41%
Net Loss Ratio	73%	70%
Net Commission Ratio	11%	12%
Net Expense Ratio	13%	9%
Net Combined Ratio	97%	90%

Subsidiaries	Capital (₺ m)	Share (%)	Share Amount (₺ m)
Türkiye Hayat ve Emeklilik AŞ	756	7.36	56
Türk P ve I Sigorta AŞ	120	50.00	60
OSEM Sertifikasyon AŞ	8	100.00	8
Tarım Sigortaları Havuz İşletmesi AŞ	-	-	1
TOTAL	-	-	125

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