

Azerbaijan International Insurance Forum 2026

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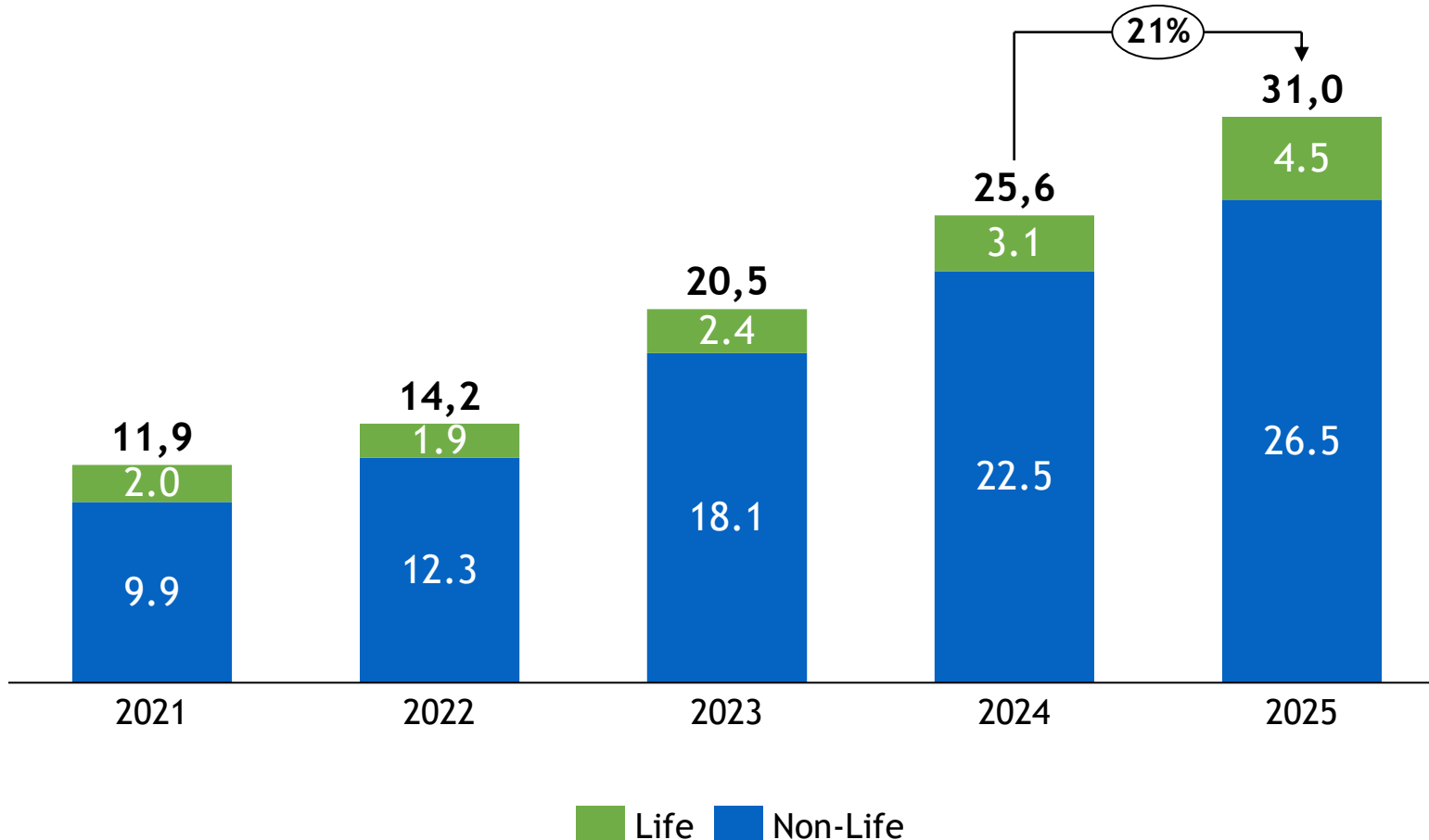
25 June 2026



“We are building insurance as a lasting
pillar of macroeconomic resilience”

Turkish insurance sector continues to deliver real growth

Total Premium Production (USD Billion)



Number of Insured

34.7 million

Total Assets

98 USD billion

Total Equity

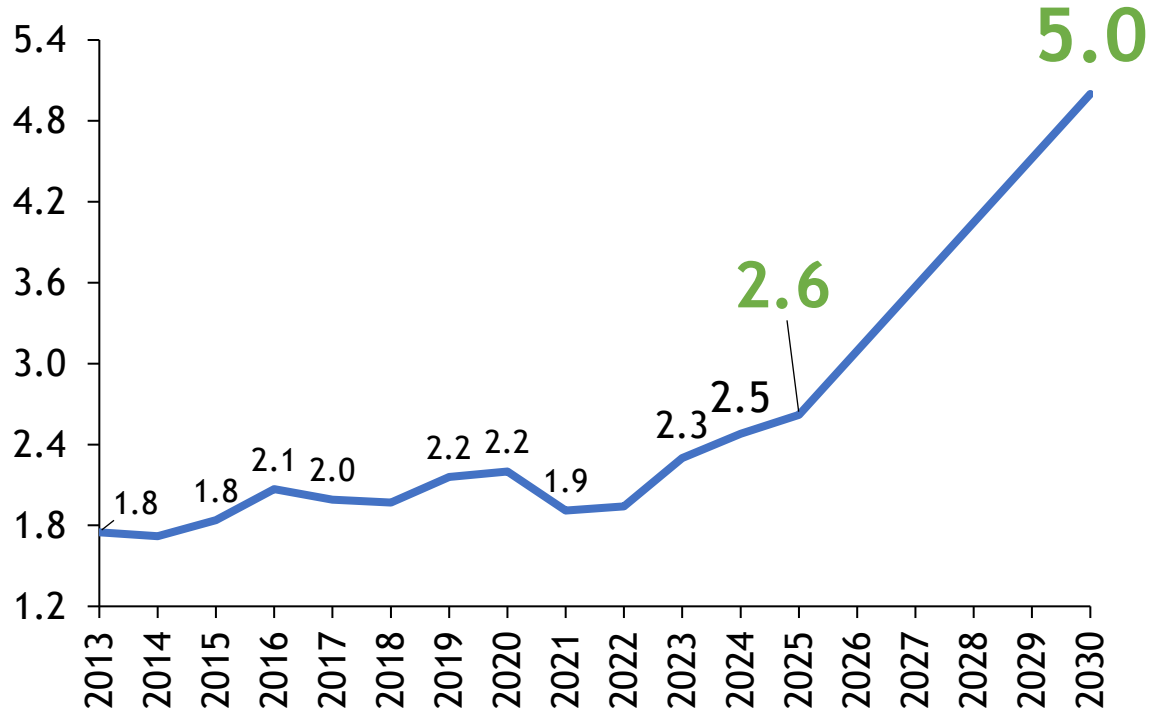
10.7 USD billion

Capital Adequacy Ratio

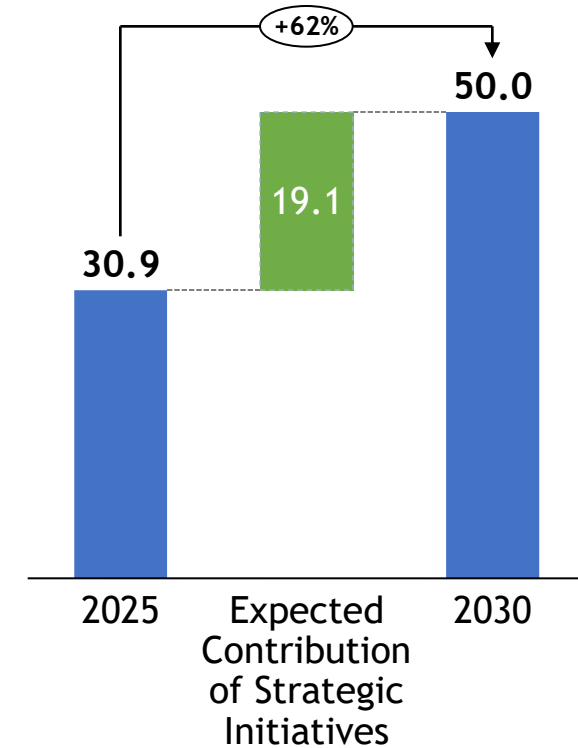
185%

Advancing towards our 2030 targets through sustainable growth

Insurance Penetration Rate



Gross Written Premium Projection (USD billion)



“We are transforming catastrophic risk into an insurance-based model of financial resilience”

An Insurance-Based Protection Shield Against Catastrophic Risk

We are transforming catastrophic risk from a post-disaster fiscal burden into a pre-financed economic resilience model through insurance and reinsurance mechanisms.

Financing Economic Resilience

- Expanding compulsory earthquake insurance to cover commercial buildings
- Transforming TCIP into a broader disaster financing framework
- Promoting voluntary earthquake insurance coverages
- Strengthening institutional risk management through building inventory, data integration, stress testing and earthquake modelling
- Preserving economic activity during post-disaster recovery

TCIP Premium Production

0.5 USD Billion (2025)

TCIP Insurance Coverage
Rate

%57,8 (2026)

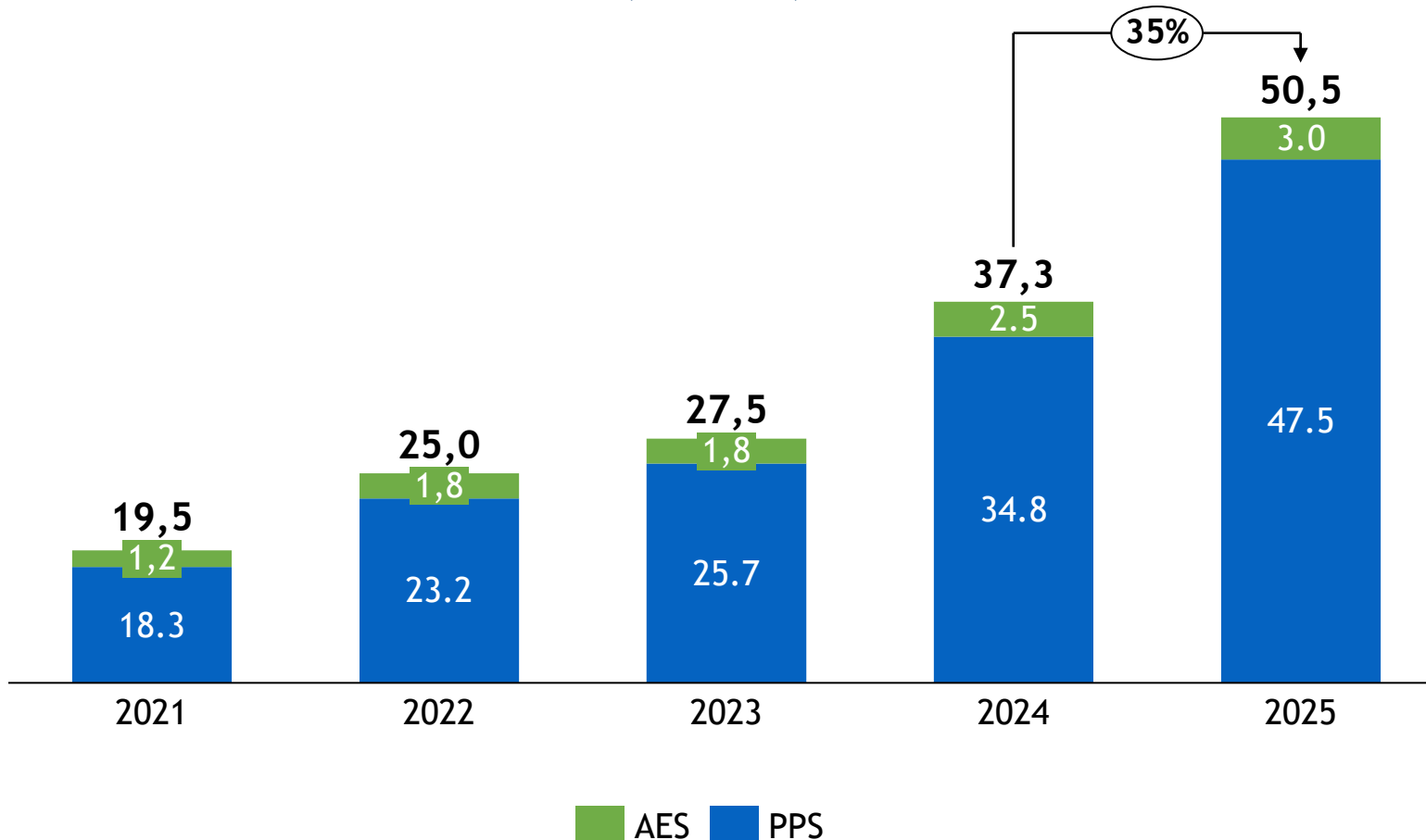
Protection Gap in 2023 EQ

97 USD billion

“We are transforming pension savings into a long-term engine of economic resilience”

Building Long-Term Economic Resilience Through Pension Savings

Private Pension Fund Size (USD Billion)



Total Participants

18 million

Participants under 18

1.7 million

Türkiye's insurance sector is the largest institutional investor

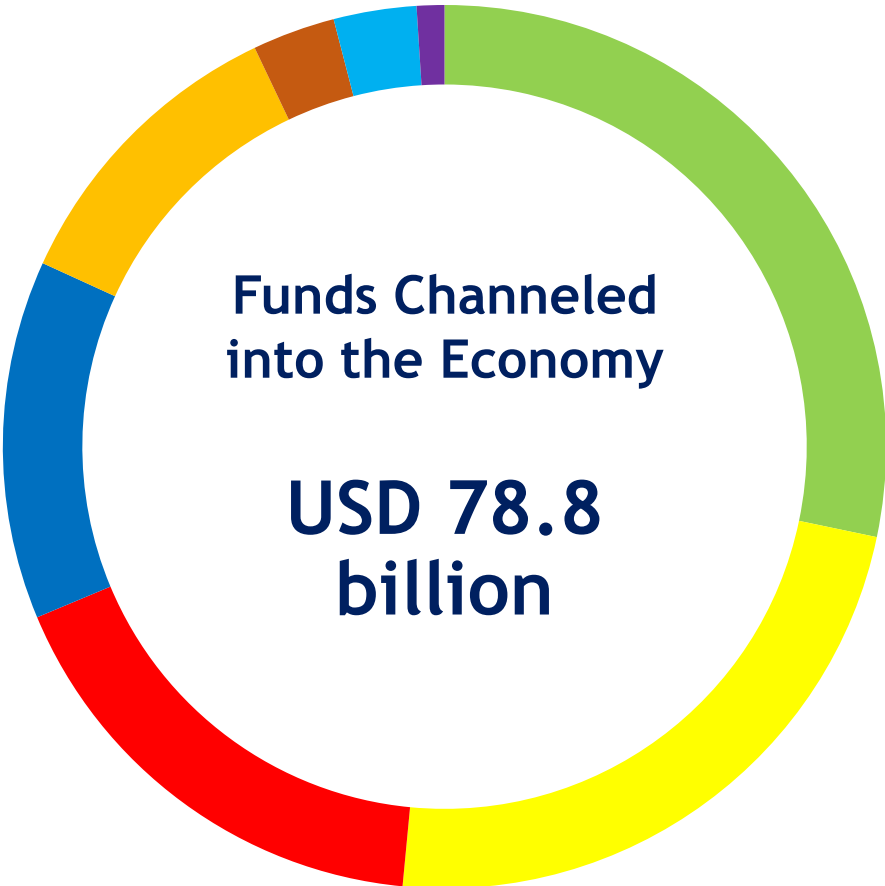


28% Precious Metals-Indexed Government Securities

23% Bonds and Bills

17% Other Capital Market Instruments

13% Time Deposits / Participation Accounts



Equities 11%

Private Sector Debt Securities 3%

Eurobonds/ Foreign Securities 3%

Foreign Currency Time Deposits / Participation Accounts 1%

Source | Takasbank, 31/03/2026; IAT Financial Statements 2026 Q1

*“AI is one of the most powerful
drivers of transformation in the
insurance industry”*

Mission Transformation: A New Paradigm

Old Model: Claims-Paying Insurance

Reactive: Activates only after a risk occurs.

Compensation-Focused: Aims to replace financial loss.

Short-Term: Offers limited security through annual policies.



New Vision: Risk-Preventing Insurance

Proactive: Prevents risk from occurring using data and technology.

Sustainability-Focused: Protects societal welfare and the continuous operation of the economy.

Long-Term: Ensures macroeconomic stability through increased savings.

“

***As the Turkic world we share a
common future ”***

”

We are strengthening our common future on institutional foundations



TURKIC WORLD
INSURANCE UNION

- Building an institutional cooperation platform for Turkic insurance markets
- Transforming shared risks and opportunities into a common sectoral agenda
- Strengthening regional resilience against disaster and catastrophic risks
- Developing reinsurance capacity, data sharing and common technical standards
- Promoting digital transformation, AI applications and qualified human capital



Strong Insurance

Strong Economy

Strong Society

Thank You!

