

An Overview of Health & Life Insurance in Turkey

and the Transformation of Insurance

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"Growth, Trust & Resilience in a Digital Era"



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Who Are the Potential Insurance Buyers?

Turkey — Key Demographics

86M

Total Population
(43.6M male · 43.3M female)

34.9 yrs

Average Age

78.1 yrs

Life Expectancy
(F: 80.7 · M: 75.5)

9%

Population with Private
Health Insurance

\$29 Billion USD

Total Health Expenditure

2.8%

Share Covered by
Private Health Insurance

**Aging Population —
Population aged 65+ as share of total:**

4.3%

1990

9.5%

2020

10.6%

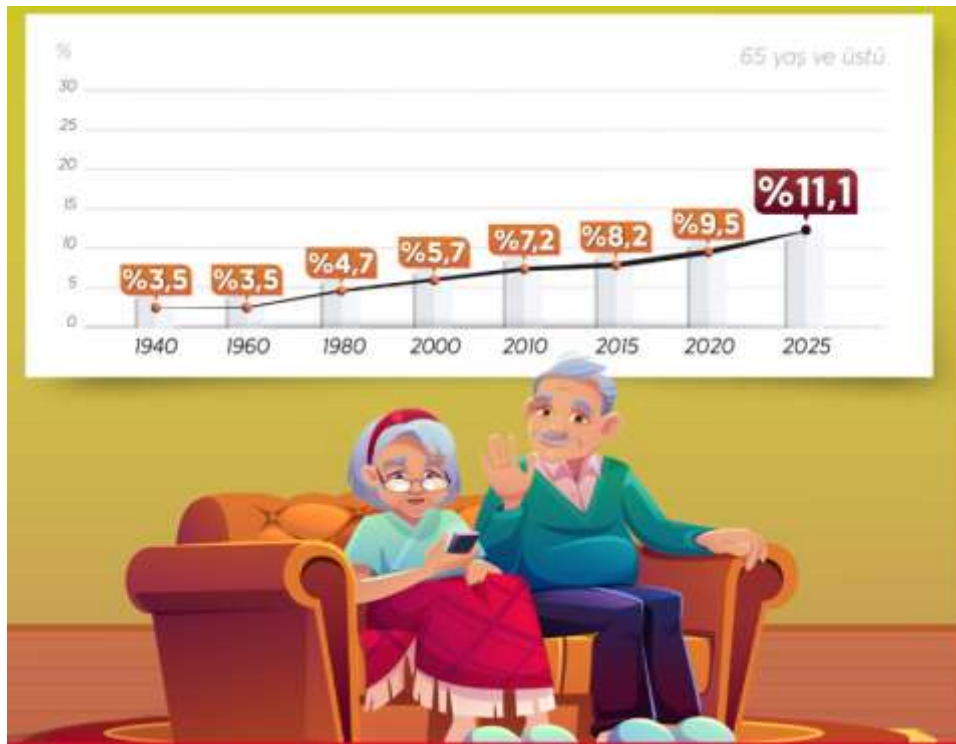
2024

11.1%

2025

Turkey's Aging Population Trend

Population aged 65+ is growing steadily — reshaping insurance demand



Key Insight

- 65+ population doubled from 4.3% (1990) to 11.1% (2025)
- Rising elderly ratio signals structural demand shift toward long-term health & life insurance
- Elderly care insurance is actively being discussed in the Turkish market
- Premium affordability declines at older ages — a key product design challenge
- Long-term life and health products can pre-fund coverage before old age

What Types of Insurance Policies Exist in Turkey?

PUBLIC INSURANCE

General Health Insurance (GSS)

Administered by SGK (Social Security Institution). Covers all residents and permit holders in Turkey. Includes all health expenses except voluntary cosmetic procedures — e.g. glasses, IVF, medications.

Public Pension / Life Insurance

Workers contribute a fixed portion of income during employment to fund public retirement benefits.

73 insurance companies in Turkey
(45 non-life · 19 life & pension · 4 reinsurance)
52 operating in health branch

PRIVATE INSURANCE

Individual Retirement System (BES)

20% government contribution on premiums. Available as employer-sponsored group or individual plans.

Long-Term Life Insurance

Tax benefit: 35–40% deductible against income tax depending on tax bracket.

Supplementary Private Health Insurance

Top-up coverage complementing GSS public insurance.

Private Health Insurance (ÖSS)

Full private health coverage independent of public system.

Private Health Insurance Market — 10-Year Trends

Premium Production & Insured Counts · 2015–2026

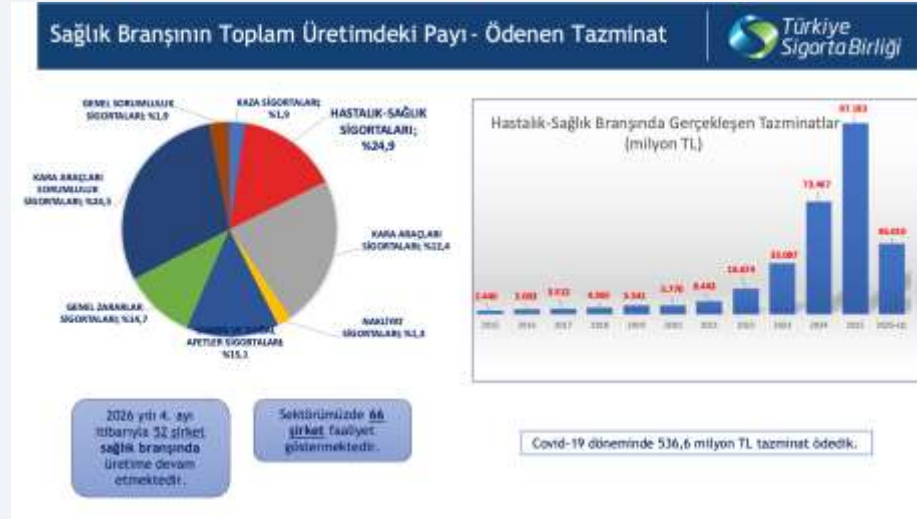


* \$1 ≈ ₺46.5

Key Observation: The number of policyholders has been stable over 10 years, but premium amounts have risen significantly due to medical inflation and coverage expansion.

Health Branch — Claims Paid & Sales Channel Mix

Claims Paid by Health Branch (million TL)



Distribution by Sales Channel (Health-Sickness Total)



Sales channels (YoY): Agents remain the dominant sales channel, followed by direct (head office/Merkez), banks, and brokers. Agent share is ~56% of total health-sickness premium.

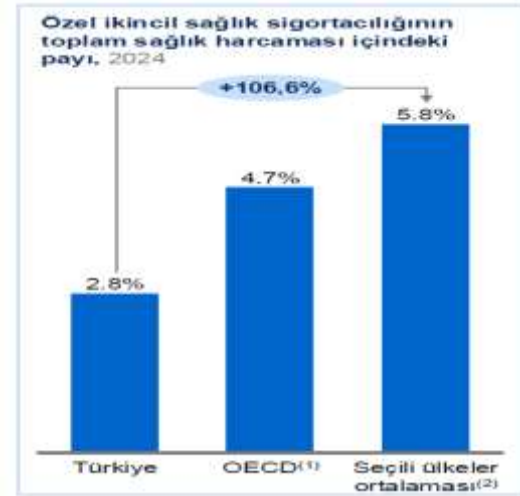
Doctor Visits & Private Insurance Coverage

Doctor Visits Per Capita (2004–2024)

Türkiye'de kişi başına düşen doktora müracaat sayısı özellikle son yıllarda çok ciddi bir şekilde artmıştır



Private Health Insurance Share (2024)



Doctor visits per capita tripled (X3.3) from 2004 to 2024 — reaching 12.2 visits/person. Despite high utilisation, Turkey's private health insurance market covers only 2.8% of total healthcare spend vs. 4.7% OECD average, indicating significant growth potential.

Doctor Visits & Private Insurance Coverage

Top Medical Specialties by Applications (Jan–Nov 2024, millions)



It is clear that internal medicine specialists are the most frequently consulted physicians, followed by pediatricians.

Where Is Health Insurance Heading?

Emerging trends reshaping Turkish health & life insurance

01. Preventive Health

Long, healthy life as a priority — coverage for preventive care to be included in policies. Shift from 'treating illness' to 'protecting health.'

02. Elderly Care Insurance

Elder care insurance gaining traction, combined with long-term life and premium-return life policies to fund old-age costs.

03. Home Care Coverage

Expanding 'Home Care Services' within policy benefits — keeping elderly insured in comfort at home.

04. Tech-Enabled Products

Tech health tools adapted for elderly users and integrated into insurance reimbursement frameworks.

05. Digital Health Ecosystems

Telemedicine regulation launched in 2022 — remote consultations and e-prescriptions now mainstream. Digital health + insurer partnerships growing.

06. AI & Digital Insurance

AI combined with physician expertise enables symptom assessment, healthy lifestyle guidance, and proactive risk prevention.

Key Risks & Strategic Opportunities

Affordability at Older Ages

RISK Premiums rise with age while paying capacity falls

OPP.

Long-term insurance products and pension-linked health coverage allow participants to build reserves early, preventing premium shock at advanced ages.

Digital Health & Telemedicine

RISK Post-COVID shift demands digital insurance infrastructure

OPP.

Telemedicine (2022 regulation) and e-prescription adoption accelerated. AI-powered 'addressless hospitals' connect patients to unreachable specialists.

Big Data & Public Health Records

RISK Public holds vast health data (Ministry of Health E-Nabız) — insurers have limited access

OPP.

KVKK-compliant data access enables better risk analysis, operational speed, and fraud prevention.

AI-Driven Risk Models

RISK Traditional underwriting is slow and imprecise

OPP.

AI combined with physician expertise enables: symptom evaluation, healthy-living guidance, risk prevention, and fraud detection.

A Vision for the Future of Insurance

Sağlam kafa, sağlam vücutta bulunur.

"A sound mind is in a sound body." — **Mustafa Kemal Atatürk**

Möhkəm sağlamlıq insanın ən böyük sərvətidir.

"Sound health is man's greatest wealth."

— **Haydar Aliyev**

Qorxuram dünyada bir zaman gələ, İnsanlar yaşaya insanlıq ölə

"I fear the day will come when people live, but humanity dies..."

— **Bahtiyar Vahapzade, Azerbaijani Poet**

Since health is the greatest wealth, **health insurance must evolve beyond paying medical bills** — into policies and coverage that actively protect that wealth.

Insurance systems will only succeed when they **reduce and redirect risks** — not merely finance them.

Diqqətinizə görə Təşəkkür edirəm

Thank You for Your Attention

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