

2025

Activity Report



GÜVENCE|HESABI

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MESSAGE FROM THE CHAIRMAN OF THE MANAGEMENT COMMITTEE



Dear Stakeholders,

The year 2025 marked a period in which the pace of transformation in the insurance sector accelerated, and competition, regulatory developments, and the use of technology in insurance became increasingly dynamic.

The Turkish insurance sector continued its real growth by demonstrating strong performance, reaching a total premium production of approximately TRY 1.22 trillion. The realization of real growth at around 11%, along with a strong growth trend, indicates that the sector is becoming structurally stronger and more diversified.

Established under Article 14 of the Insurance Law No. 5684 within the framework of the Insurance Association of Türkiye, Güvence Hesabı fulfills one of the most critical social functions of the insurance ecosystem.

In this regard, it plays a significant role in compensating for damages arising from uninsured risks, unidentified vehicles, and the liabilities of insurers experiencing financial distress.

In 2025, Güvence Hesabı paid a total of TRY 823 million in compensation to 1,820 beneficiaries. Of this amount, TRY 636 million consisted of disability compensation, while TRY 167 million related to loss of support (dependency) compensation. These figures indicate an increase of 42% compared to the previous year. From a financial perspective, the continuous growth in fund accumulation and the overall financial indicators demonstrate the strength of the revenue structure and a disciplined approach to fund management.

Throughout 2025, the timely, accurate, and objective evaluation of applications submitted by beneficiaries under compulsory insurance lines remained a key priority. In addition, awareness and monitoring activities carried out in the fight against uninsured risks have continued to play an important role in increasing public awareness and strengthening the effectiveness of the compulsory insurance system.

Pursuant to Article 20 of the Insurance Law No. 5684, the Insurance and Private Pension Regulation and Supervision Authority may transfer the portfolio management of insurance companies experiencing financial distress to Güvence Hesabı. In this context, Güvence Hesabı has successfully carried out its portfolio management function over the past year, continuing to contribute to the financial stability and reliability of the insurance sector.

On this occasion, I would like to express my sincere gratitude to the Authority, the esteemed members of our Management Committee, our employees, and all our sector stakeholders for their continued support.

Regards,
Fahri Uğur
Chairman



Dear Stakeholders,

In 2025, the insurance sector once again demonstrated its role as a key pillar of the financial system, reaching approximately TRY 1.22 trillion in premium production, driven by technological transformation, increased production volume, and strong growth momentum.

In the same period, compensation payments made by the Assurance Account increased by 36% compared to the previous year, reaching TRY 823 million. Outstanding claims provisions rose by 29%, amounting to TRY 6,965 million. In parallel with rising claims costs, policy premiums also increased; accordingly, our contribution income from insured parties and insurance companies reached TRY 7,108 million in 2025, representing a 53% increase compared to the previous year.

Within the scope of the monitoring of compulsory insurance, notifications continue to be made to insured parties and relevant authorities.

Reminder messages and awareness initiatives carried out as part of our efforts to combat uninsured risks directly contribute to the sustainability of the sector.

One of the key responsibilities we undertake to ensure the reliability and continuity of the insurance sector is the portfolio management of insurance companies experiencing financial distress. In the management of portfolios transferred by the Insurance and Private Pension Regulation and Supervision Authority, Güvence Hesabı has continued to contribute not only to the stability of the financial system but also to maintaining confidence in the insurance sector.

In the past year, within the scope of business development activities, areas such as reporting and analytical enhancements, standardization in judicial processes, strengthening of in-house technical capacity, and updates to data management and compliance practices have come to the forefront.

As part of our digitalization program, steps have been taken to enhance service continuity and traceability through the implementation of a document management system, digital payment solutions facilitating collection processes, process integrations, and the transformation of the attorney portal.

organizations, participation in the International Forum of Insurance Guarantee Schemes (IFIGS) has been ensured.

I would like to extend my sincere gratitude to the Authority for its guidance in our 2025 activities, to our Management Committee for their valuable support, and to all my colleagues. I also wish all our sector stakeholders a productive year in 2026.

Regards,
Özgür Öntürk
General Manager

1

1983

Güvence Hesabı (Assurance Account) was established under the name Güvence Fonu (Guarantee Fund).

2

1985

The first regulation "Garanti Fonu Yönetmeliği (Guarantee Fund Regulation)" entered into force

3

1990

The Account was renamed as Karayolları Trafik Garanti Fonu (Road Traffic Guarantee Fund).

4

1997

The Account's supervision was transferred from the Undersecretariat of Treasury and Foreign Trade to the Insurance Association of Türkiye.

5

2002

Its name was changed to Karayolu Trafik Garanti Sigortası Hesabı (Road Traffic Guarantee Insurance Account).

6

2007

Its name was changed to Güvence Hesabı (Assurance Account).

**PURPOSE
AND
RESPONSIBILITIES
OF
THE ACCOUNT**

PURPOSE AND RESPONSIBILITIES OF THE ACCOUNT

Güvence Hesabı was established under the Insurance Association of Türkiye in order to cover the losses arising from the following conditions up to the valid coverage limits determined by these insurances:

- Personal injuries to a person where the insured cannot be identified.
- Personal injuries caused by parties which do not have the required insurance coverage at the date the risk has occurred.
- Personal injuries for which the operator shall not be held responsible in accordance with Road Traffic Law No: 2918 in an accident where the vehicle involved is stolen or seized by violence
- The payments which shall be made by the Turkish Motor Insurers' Bureau which deals with Green Card Insurance applications.
- Personal injuries and damages to property for which the insurer is obliged to pay in the case of the withdrawal of its licenses in all branches permanently or its bankruptcy due to weakness in its financial situation.

Covered Compulsory Insurance Types;

- Compulsory Motor Third Party Liability Insurance
- Compulsory Liability Insurance for Hazardous Materials
- Compulsory Liability Insurance for Professionals Engaged in Motor Vehicle Activities
- Compulsory Liability Insurance for LPG (Cylinder Gas)
- Compulsory Personal Accident Insurance for Mining Workers
- Compulsory Seat Personal Accident Insurance for Road Passenger Transportation
- Compulsory Road Transportation Law (This insurance was repealed following amendments to Road Transportation Law under Law numbered 6704, published on 26 April 2016 under registration number 29695.)

Other Responsibilities Beyond Compensation Payments;

- Portfolio Management: In accordance with Article 20, paragraph 2(a) of Insurance Law No. 5684, Assurance Account is responsible for managing the insurance portfolios of insurance companies whose management has been transferred to the Account.
- Monitoring of Compulsory Insurance: Pursuant to the Regulation on Monitoring Compulsory Insurance, published on 9 August 2014 under registration number 29083, the Account is assigned to oversee the issuance and renewal of compulsory insurance policies.
- Unclaimed Funds of Policyholders: The Account manages the processes of announcements, collection, and payments related to the Regulation on Unclaimed Funds under Private Law Insurance Provisions, published on 8 October 2013 under registration number 28789.

MANAGEMENT



MANAGEMENT

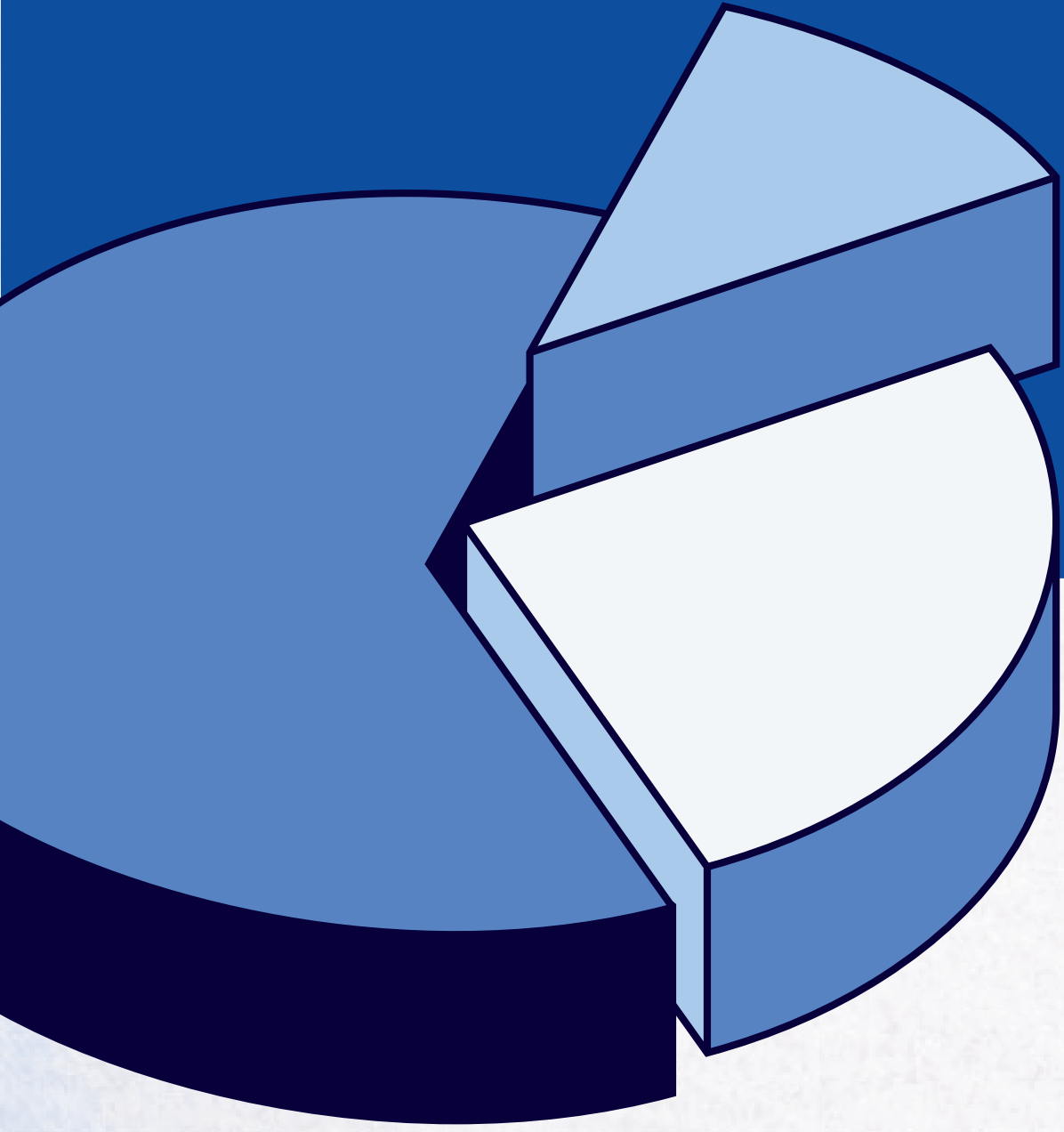
Management Committee

FAHRİ UĞUR	CHAIRMAN
NESLİHAN NECİBOĞLU	MANAGEMENT COMMITTEE MEMBER
BARIŞ AY	MANAGEMENT COMMITTEE MEMBER
CEMAL KIŞMİR	MANAGEMENT COMMITTEE MEMBER
FARUK GÖKÇEN	MANAGEMENT COMMITTEE MEMBER
ERSİN TÜVAR	MANAGEMENT COMMITTEE MEMBER

EXECUTIVE TEAM

ÖZGÜR ÖNTÜRK	GENERAL MANAGER
ASLI ESMERAY	INTERNAL AUDIT MANAGER
ALİ YÜKSEL	INFORMATION TECHNOLOGY MANAGER
SELİN BOZKURT ŞAHİN	CLAIMS MANAGER
ESİN UZEL GÜNER	LEGAL MANAGER
EMRE ŞAHİN	FINANCIAL AND ADMINISTRATIVE AFFAIRS MANAGER
SERCAN KAYA	RECOURSE AND COLLECTION ASSISTANT MANAGER

REVENUES AND EXPENSES



2025 REVENUES AND EXPENSES PROJEKSİYONU

- REVENUES
- PARTICIPATION FEES
- SOCIAL SECURITY INSTITUTION CO-PAYMENTS
- SUBROGATION REVENUES

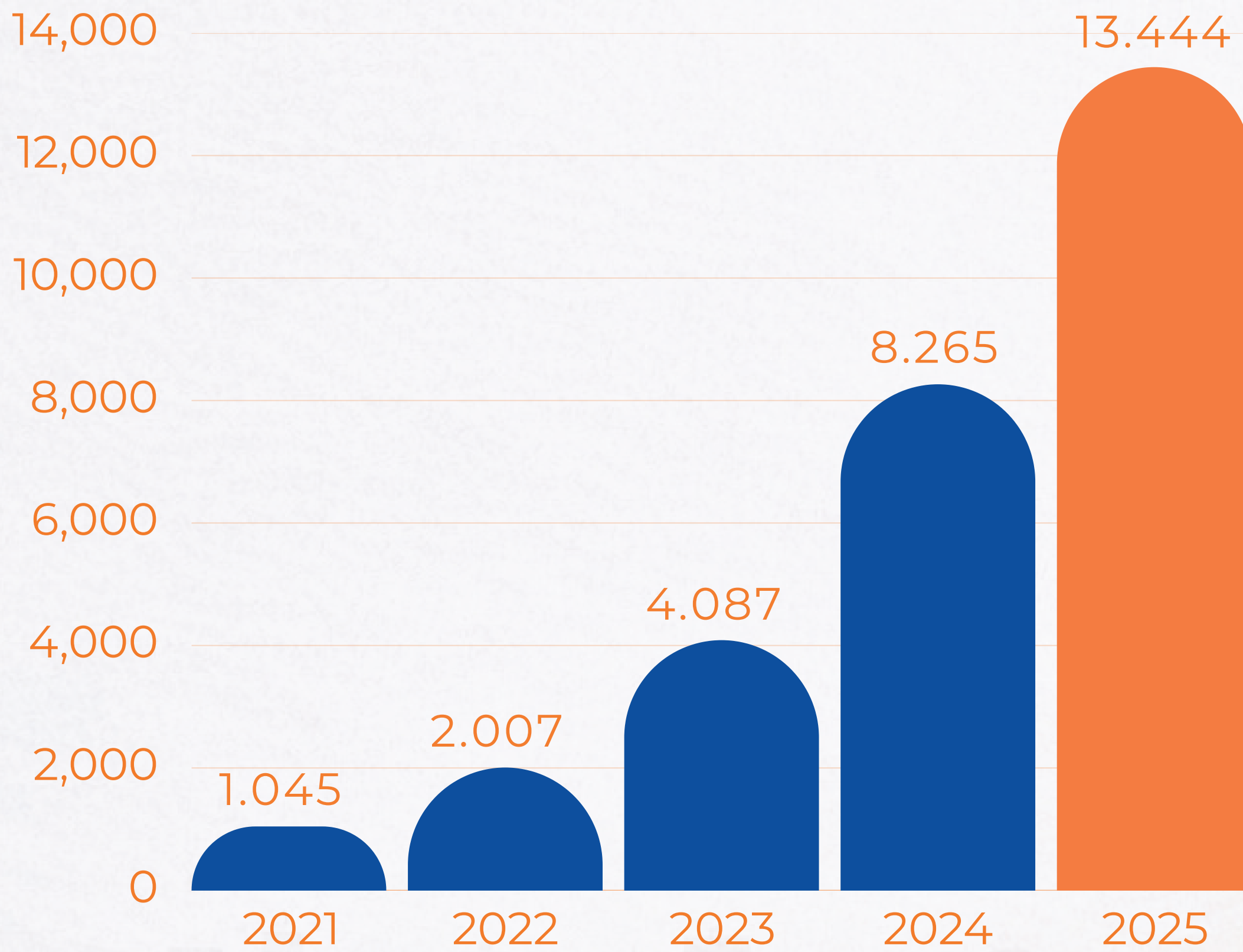
REVENUES

Revenues of the Account consist of participation fees paid by insurance companies as 1% of total premiums collected for compulsory insurances specified in the first paragraph, and the participation fees to be collected as 2% of net premiums from policyholders.

- Subrogation Revenues
- Investment Income
- Unclaimed Funds by Beneficiaries
- Other revenues

In 2025, Güvence Hesabı generated total revenues of TRY 13,444 million, representing an increase of 63% compared to the previous year. The trend of the Account's revenues over the past five years is presented in the chart below:

Total Revenues by Years (TRY million)



PARTICIPATION FEES

TOTAL PARTICIPATION FEE

7.107.662.086 ₺

TOTAL AMOUNT COLLECTED IN 2025

%53 

Increase rate


Year-over-year increase

SUBROGATION REVENUES

TOTAL SUBROGATION REVENUES

355.106.527 ₺

TOTAL AMOUNT COLLECTED IN 2025

% 28 

Year-over-year increase



INVESTMENT INCOME

INVESTMENT INCOME

5.816.129.646 ₺

TOTAL AMOUNT COLLECTED
IN 2025

INVESTMENT INCOME (TRY MILLION)



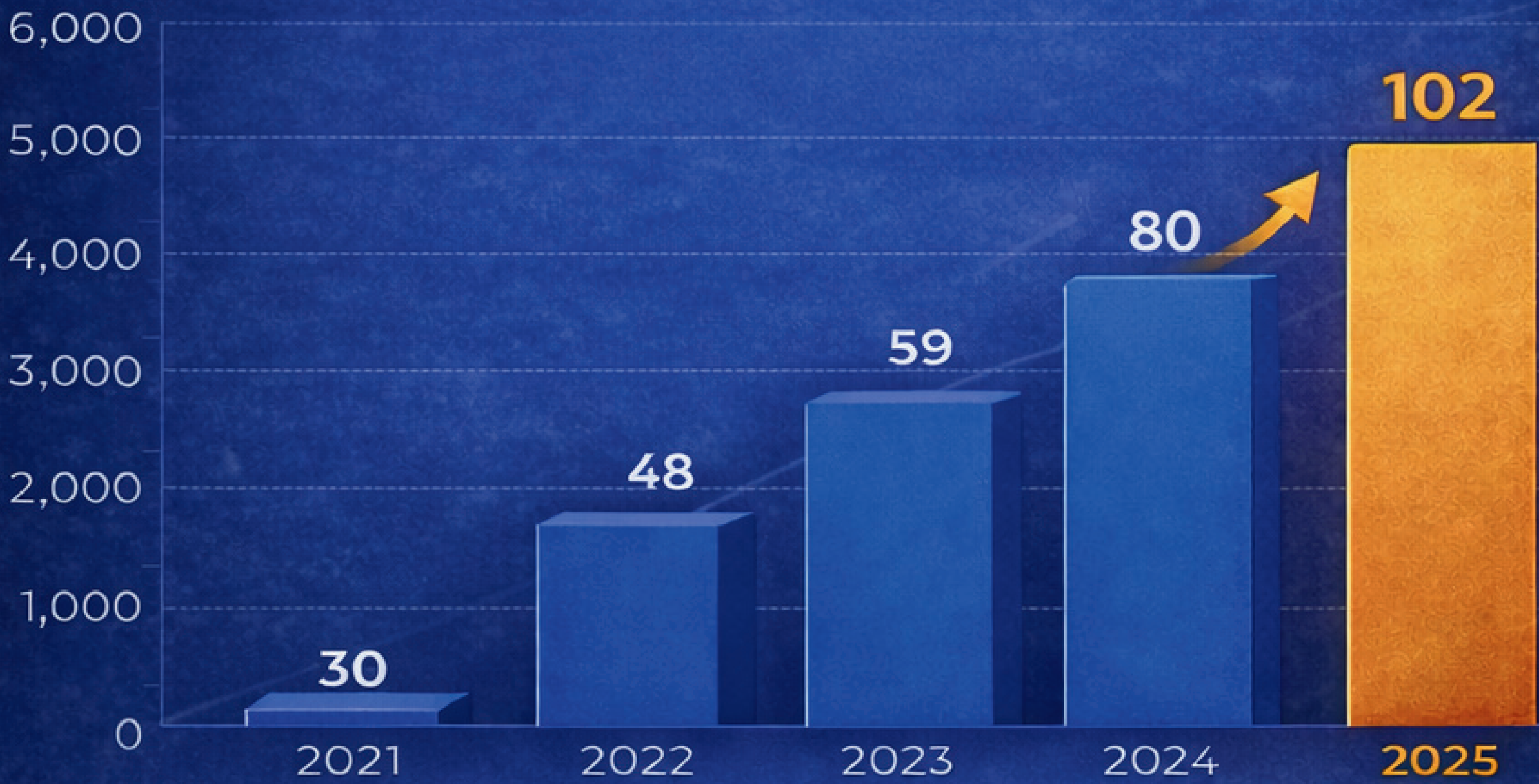
UNCLAIMED FUNDS BY POLICYHOLDERS

102.296.417 ₺

Total Amount

%27

YoY increase



UNCLAIMED FUNDS BY POLICYHOLDERS

CORE REVENUES

Activity-Based Revenue Performance

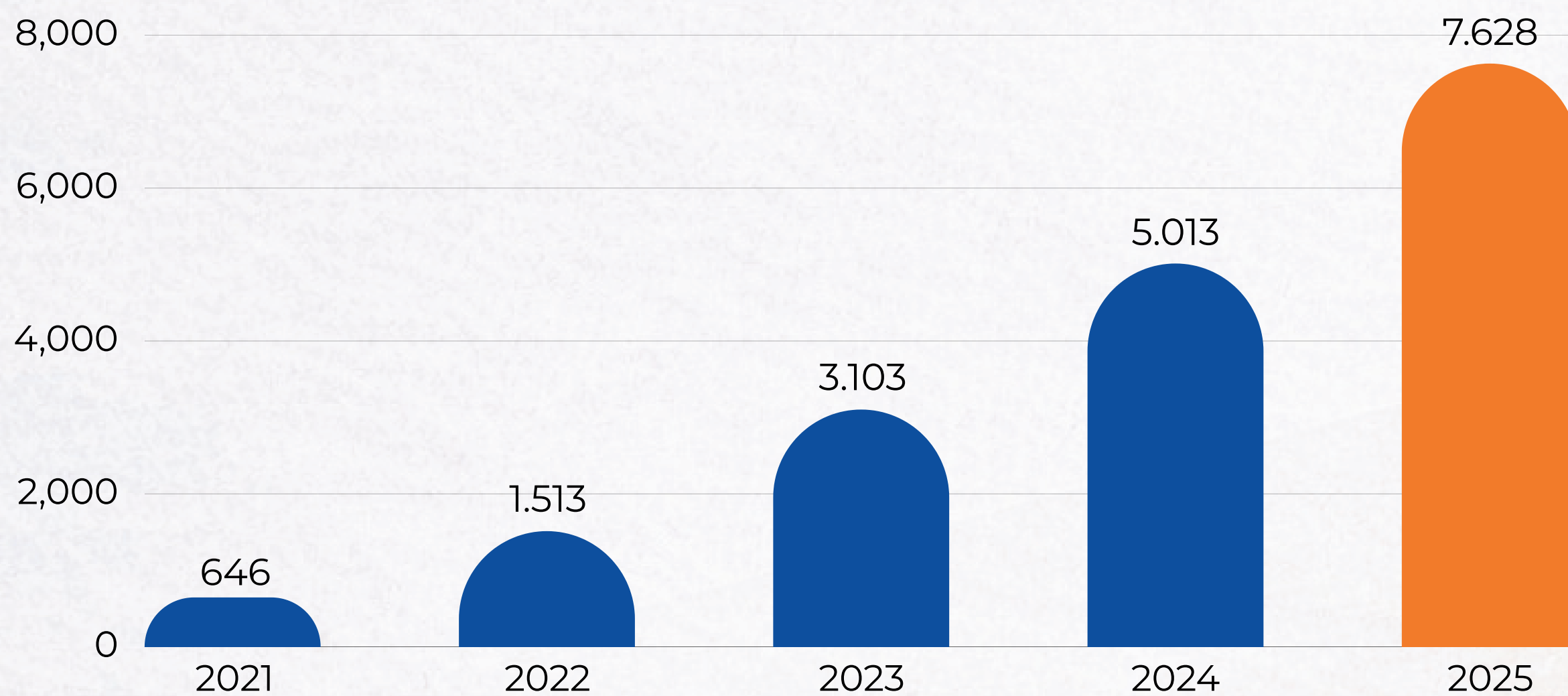


CORE REVENUES

Income from core operations amounted to TRY 7,627,604,358, representing a 52% increase compared to the previous year.

REVENUES FROM CORE ACTIVITIES	2021	2022	2023	2024	2025	2024-2025 CHANGE
PARTICIPATION FEE	541.493.991	1.316.873.141	2.835.913.776	4.637.995.042	7.107.662.086	53%
MTPL	536.151.591	1.309.729.370	2.824.734.760	4.616.263.594	7.078.395.024	53%
HAZARDOUS MATERIALS	2.241.258	3.283.338	6.393.934	11.554.422	15.039.229	30%
SEAT PERSONAL ACCIDENT	1.891.618	2.433.009	3.033.210	4.161.782	6.336.979	52%
MINING	1.042.569	1.180.114	1.344.178	5.264.036	6.933.608	32%
LPG	166.956	247.310	407.695	751.209	957.245	27%
TRANSPORTATION	0	0	0	0	0	0%
SUBROGATION INCOME	81.568.941	120.951.529	194.257.677	278.000.452	355.106.527	28%
UNCLAIMED FUNDS BY BENEFICIARIES	30.489.916	47.677.428	58.933.768	80.276.796	102.296.417	27%
ACCRUED RECOURSE INCOME (NET)	-7.649.786	27.057.238	13.837.105	34.374.693	62.539.327	82%
ATTORNEY FEE INCOME	118.263	0	0	0	0	0%
TOTAL	646.021.324	1.512.559.335	3.102.942.325	5.030.646.984	7.627.604.358	52%

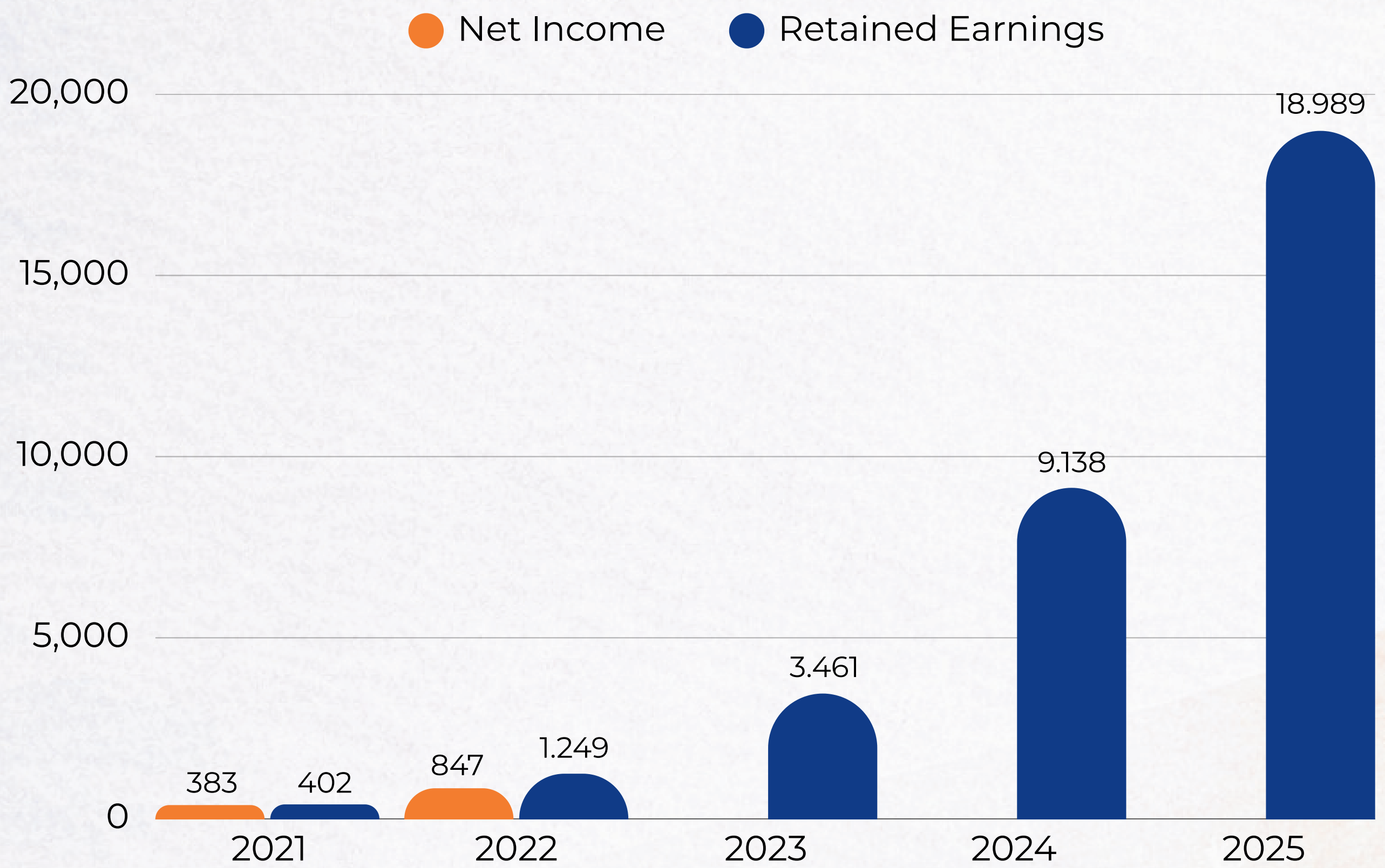
Core Revenues (TRY million)



INCOME AND EXPENSE DIFFERENCE

A positive income/expense difference of 9,850,910,722 TRY was recorded in the 2025 fiscal year. The income/expense difference increased by 108% compared to the previous year, raising the total income/expense difference to **18,988,957,680 TRY**.

Income and Expense Difference by Years (Million TRY)



CLAIM PAYMENTS

850.917.453 ₺

% 36



Increase rate

OUTSTANDING CLAIMS RESERVES

6.964.857.659

% 29



Increase rate

SOCIAL SECURITY INSTITUTION
CO-PAYMENTS

1.031.301.164 ₺

% 51



Increase rate

UNINSURED RATE

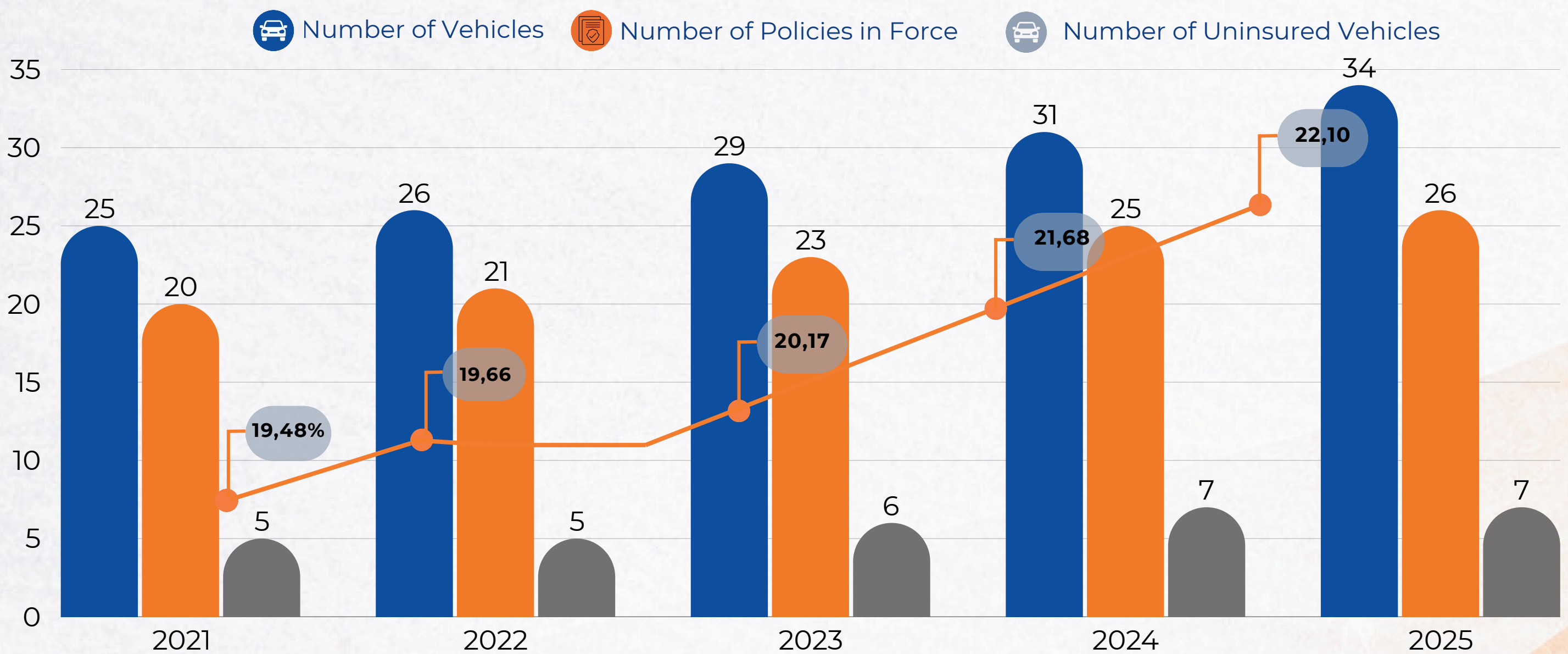
UNINSURED RATE

The enforcement of compulsory insurance, the monitoring of renewals, and the application of sanctions in case of non-compliance are carried out in accordance with Articles 13 and 14 of Road Traffic Law No. 2918. Within this framework, the Insurance Information and Monitoring Center (SBM) has been authorized. Periodic notifications regarding policy renewals are sent to policyholders, and official authorities are informed about those who fail to renew their policies.

The data below presents a year-by-year comparative analysis of insured and uninsured vehicles:

Vehicle Statistics / Years	2021	2022	2023	2024	2025
Number of Vehicles	25.249.119	26.482.847	28.740.492	31.301.389	33.612.650
Number of Policies in Force	20.329.706	21.277.256	22.942.619	24.514.761	26.182.929
Number of Uninsured Vehicles	4.919.413	5.205.591	5.797.873	6.786.628	7.429.721
Uninsured Rate	19,48%	19,66%	20,17%	21,68%	22,10%
Insured Rate	80,52%	80,34%	79,83%	78,32%	77,90%

As of December 2025, the ratio of uninsured vehicles to the total number of vehicles has reached 22.10%. From the perspective of the development and widespread adoption of insurance, it is critical to reduce this ratio by raising insurance awareness and to increase the insurance coverage rate in other lines. As illustrated in the chart below, the uninsured rate has increased from 19.48% in 2021 to 22.10% in 2025.



UNINSURED RATE

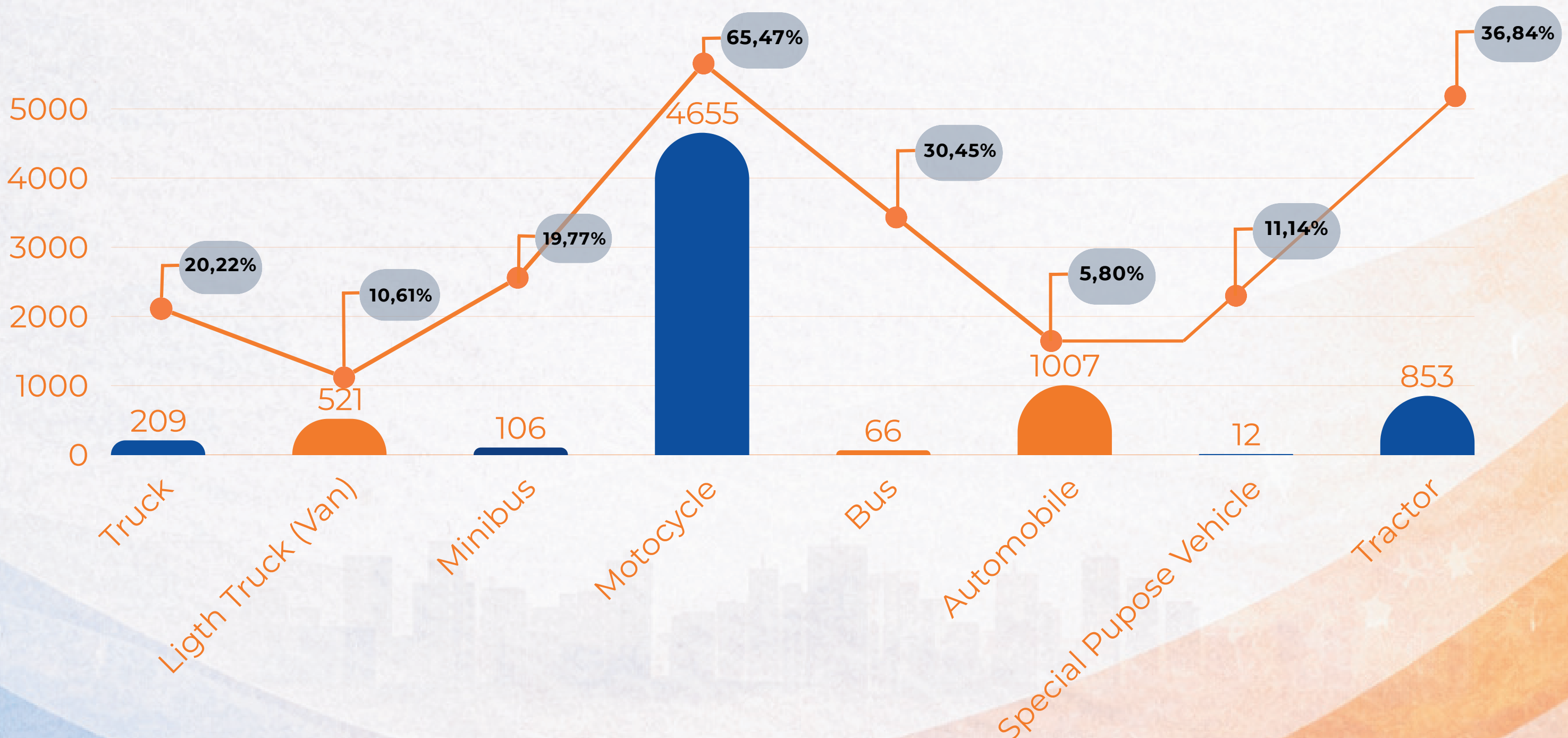
Data on insured and uninsured vehicles by vehicle type is presented in the table below.

Number of Insured Vehicles and Uninsured Rate in Türkiye as of 31.12.2025

Vehicle Type	Policies in Force	Registered Vehicles	Number of Uninsured Vehicles	Uninsured Rate	Number of Uninsured Vehicles (000)	Uninsured Rate
Truck	824.892	1.033.919	209.027	20,22%	209	20,22%
Light Truck (Van)	4.392.967	4.914.441	521.474	10,61%	521	10,61%
Minibus	431.653	538.002	106.349	19,77%	106	19,77%
Motorcycle	2.455.029	7.109.964	4.654.935	65,47%	4.655	65,47%
Bus	149.947	215.592	65.645	30,45%	66	30,45%
Automobile	16.366.701	17.373.581	1.006.880	5,80%	1.007	5,80%
Special Purpose Vehicle	99.215	111.647	12.432	11,14%	12	11,14%
Tractor	1.462.525	2.315.504	852.979	36,84%	853	36,84%
TOTAL	26.182.929	33.612.650	7.429.721	22,10%	7.430	22,10%

An analysis of uninsured vehicle statistics by vehicle type indicates that the highest uninsured rates are observed in motorcycles (65.47%) and tractors (36.84%). It is considered beneficial to carry out promotional activities and awareness campaigns aimed at increasing insurance awareness and encouraging insured living, particularly in rural areas.

Uninsured Vehicles By Vehicle Type



CLAIM STATISTICS

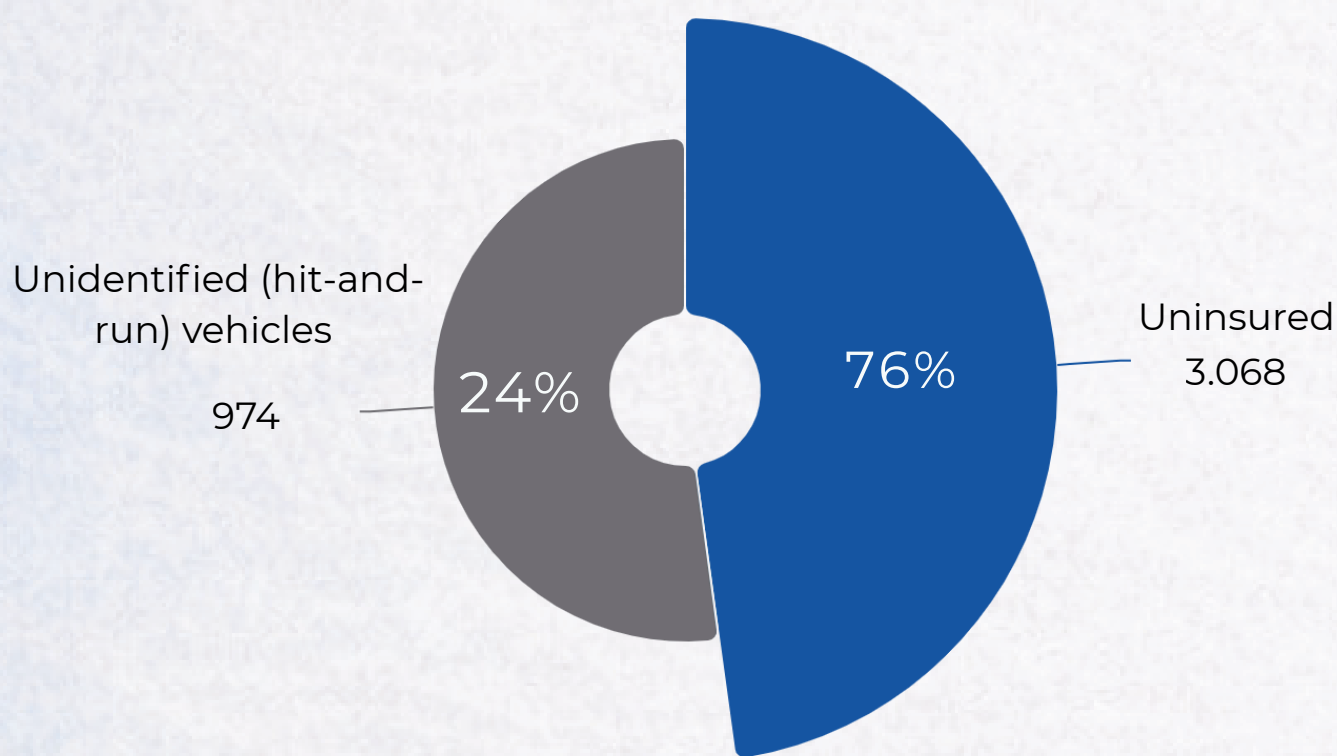
The number of claims decreased by 18.6%, from 4,965 in 2024 to 4,042 in 2025.

By type of claim, 3,068 applications (76%) relate to uninsured vehicles, while the remaining 974 applications (24%) arise from unidentified (hit-and-run) vehicles.

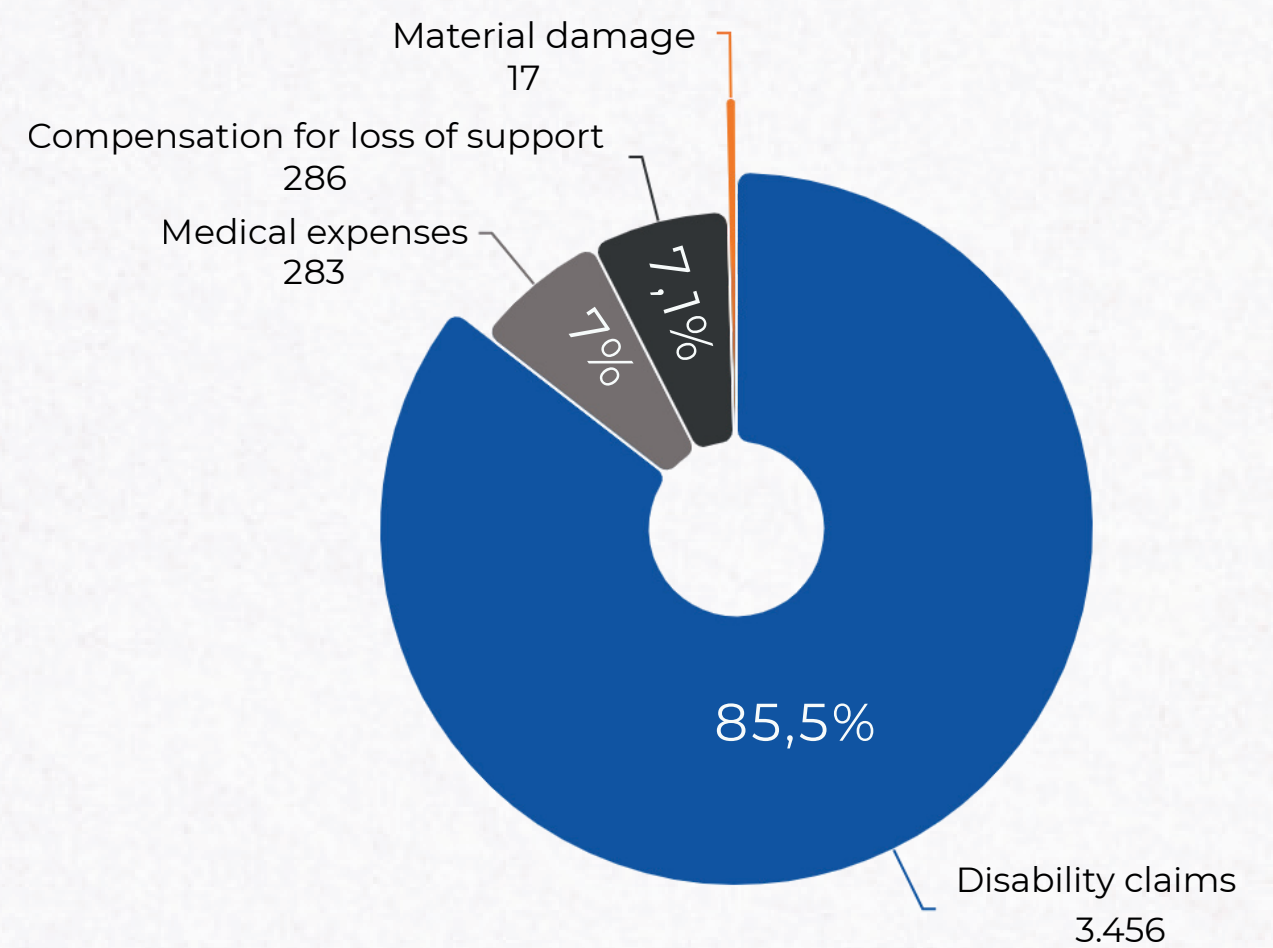
By type of compensation, 286 applications (7.1%) relate to compensation for loss of support, 3,456 (85.5%) to disability claims, 283 (7.0%) to medical expenses, and 17 (0.4%) to material damage claims.

A total of 4,042 claims were submitted to Güvence Hesabı in 2025, and the distribution of these applications is presented in the table below.

Applications by Type of Claim in 2025

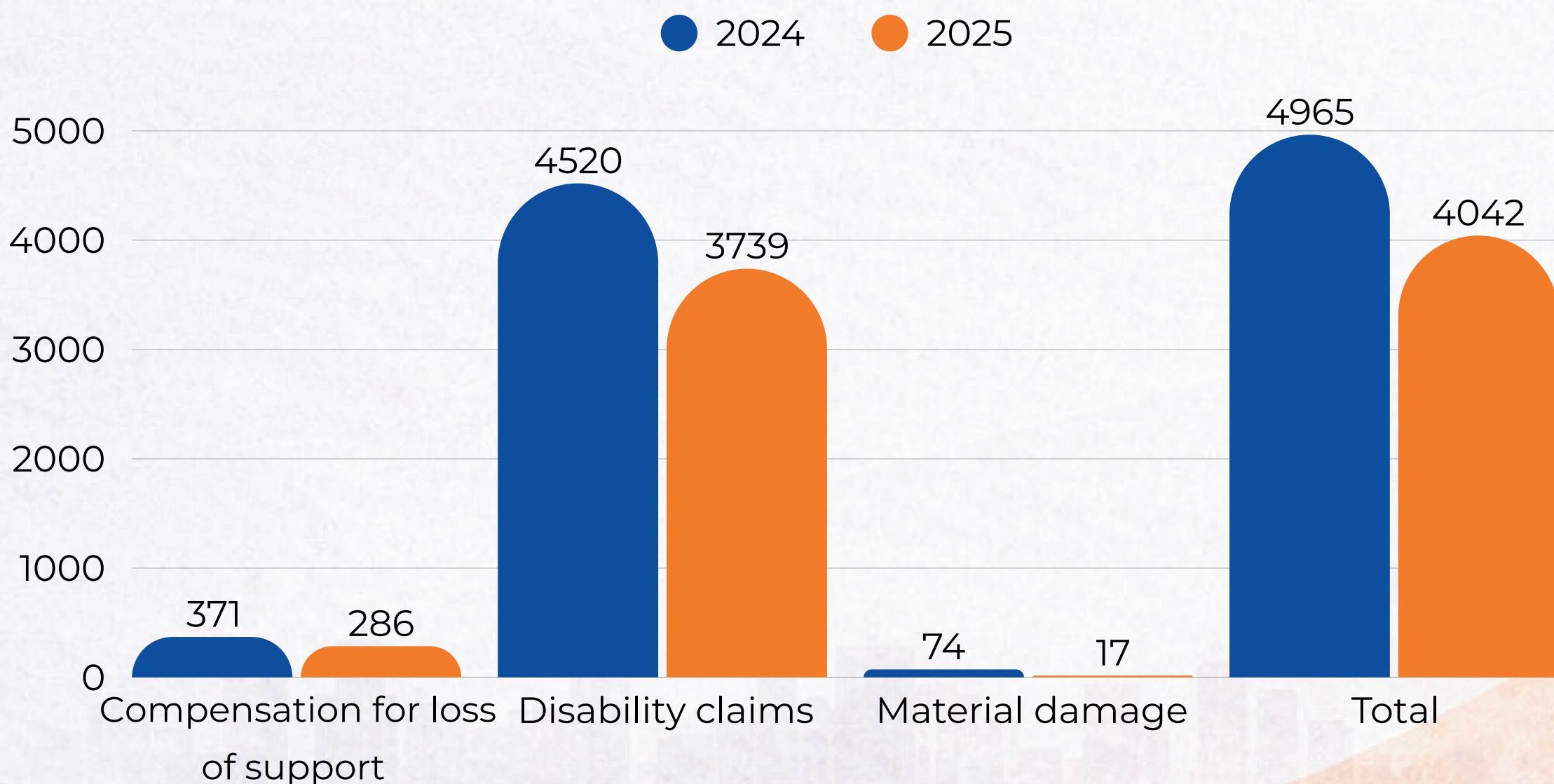


Applications by Type of Compensation in 2025



Upon examining the distribution of applications by type of compensation, it is observed that compensation paid for loss of support decreased by 22.9%, while compensation paid for disability decreased by 17.3% and compensation paid for medical expenses decreased by 77%.

Applications (2024/2025)

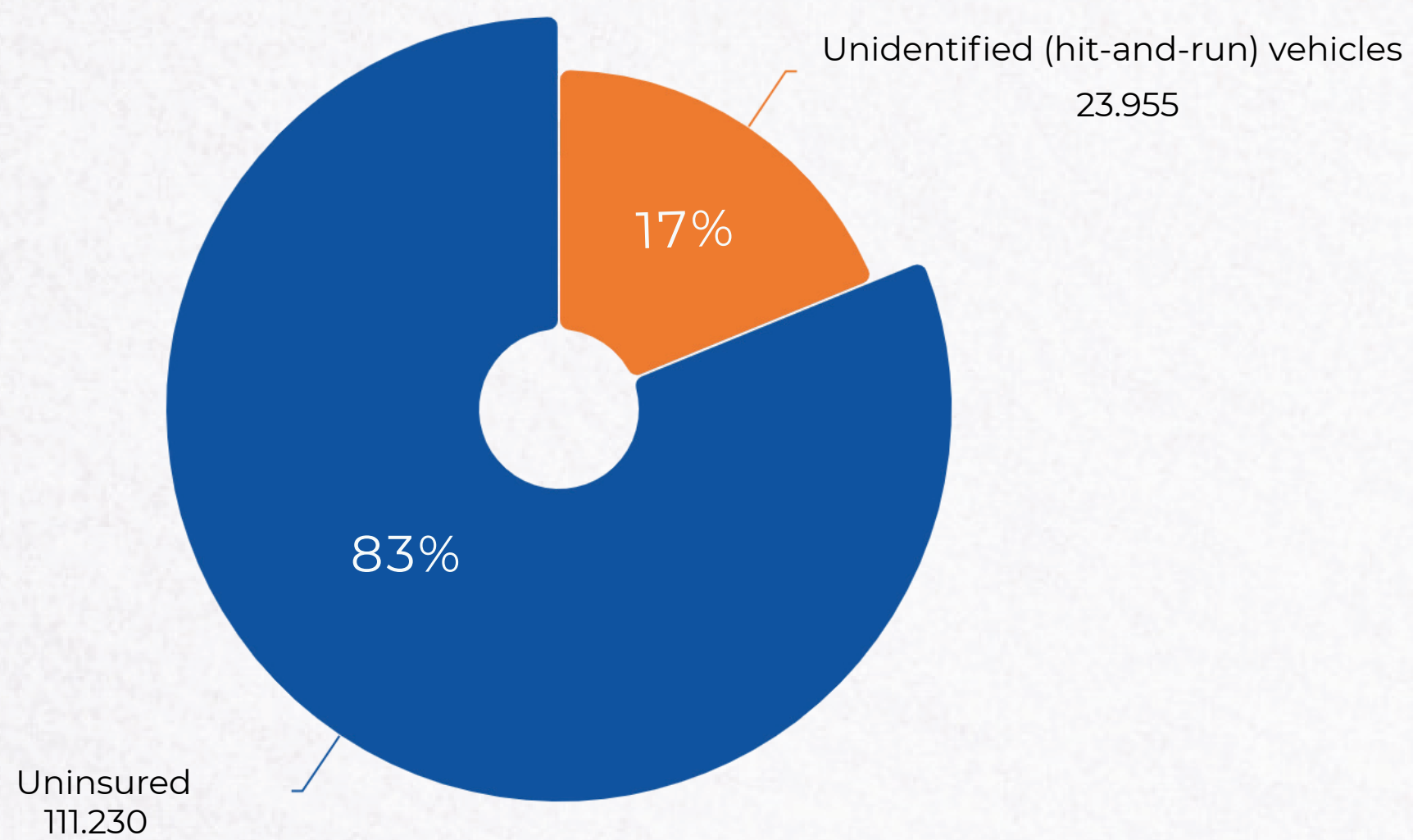


CLAIM STATISTICS

As of the end of December 2025, the cumulative number of applications submitted to Güvence Hesabı reached 135,185. Detailed information regarding the applications is presented in the chart below:

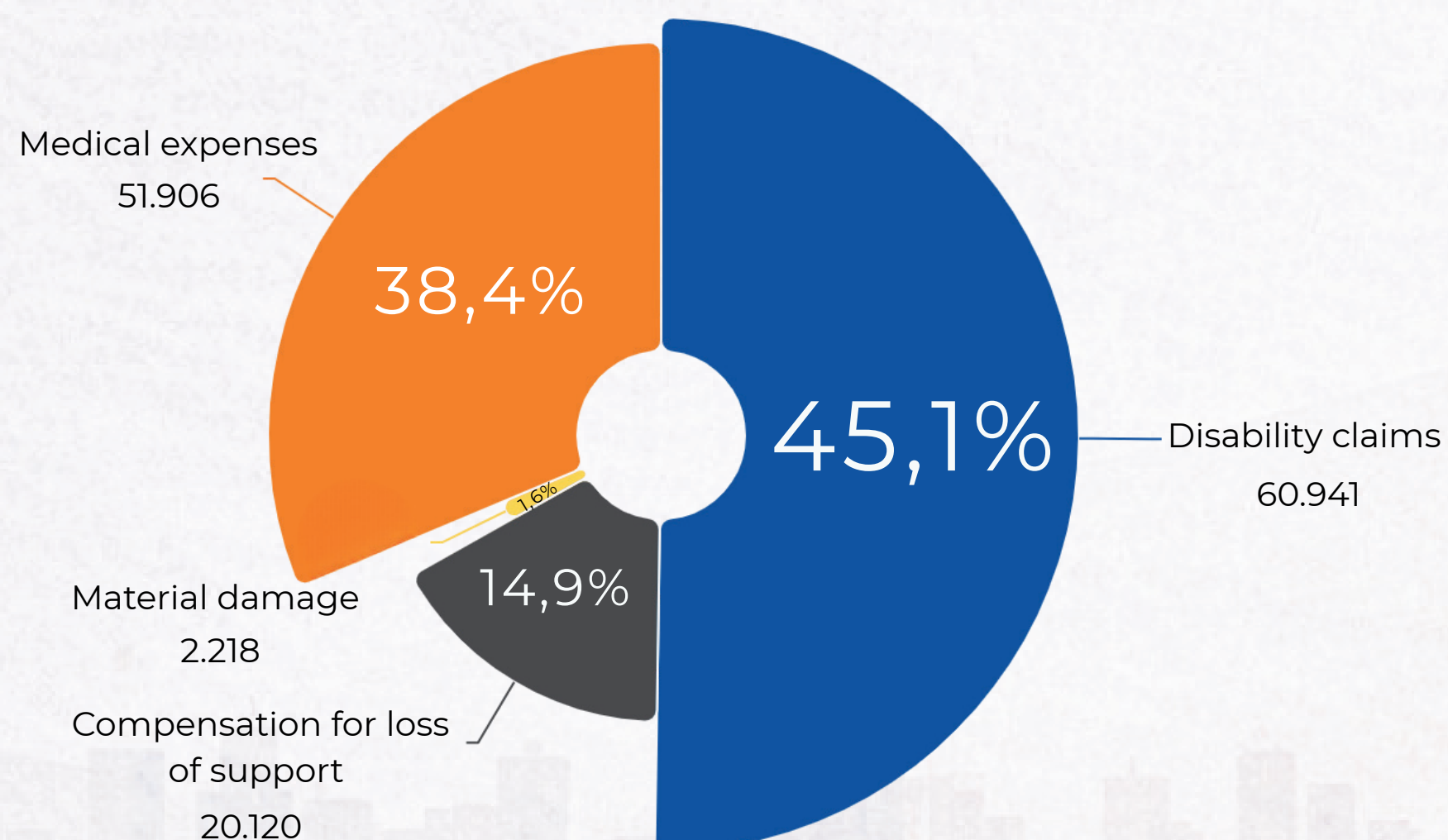
By type of claim, 111,230 applications (83%) arose from uninsured vehicles, while 23,955 applications (17%) originated from unidentified vehicles.

Applications by Type of Claim in 2025



By type of compensation, 20,120 applications (14.9%) relate to loss of support, 60,941 applications (45.1%) to disability, 51,906 applications (38.4%) to medical expenses, and 2,218 applications (1.6%) to property damage.

Applications by Type of Compensation in 2025



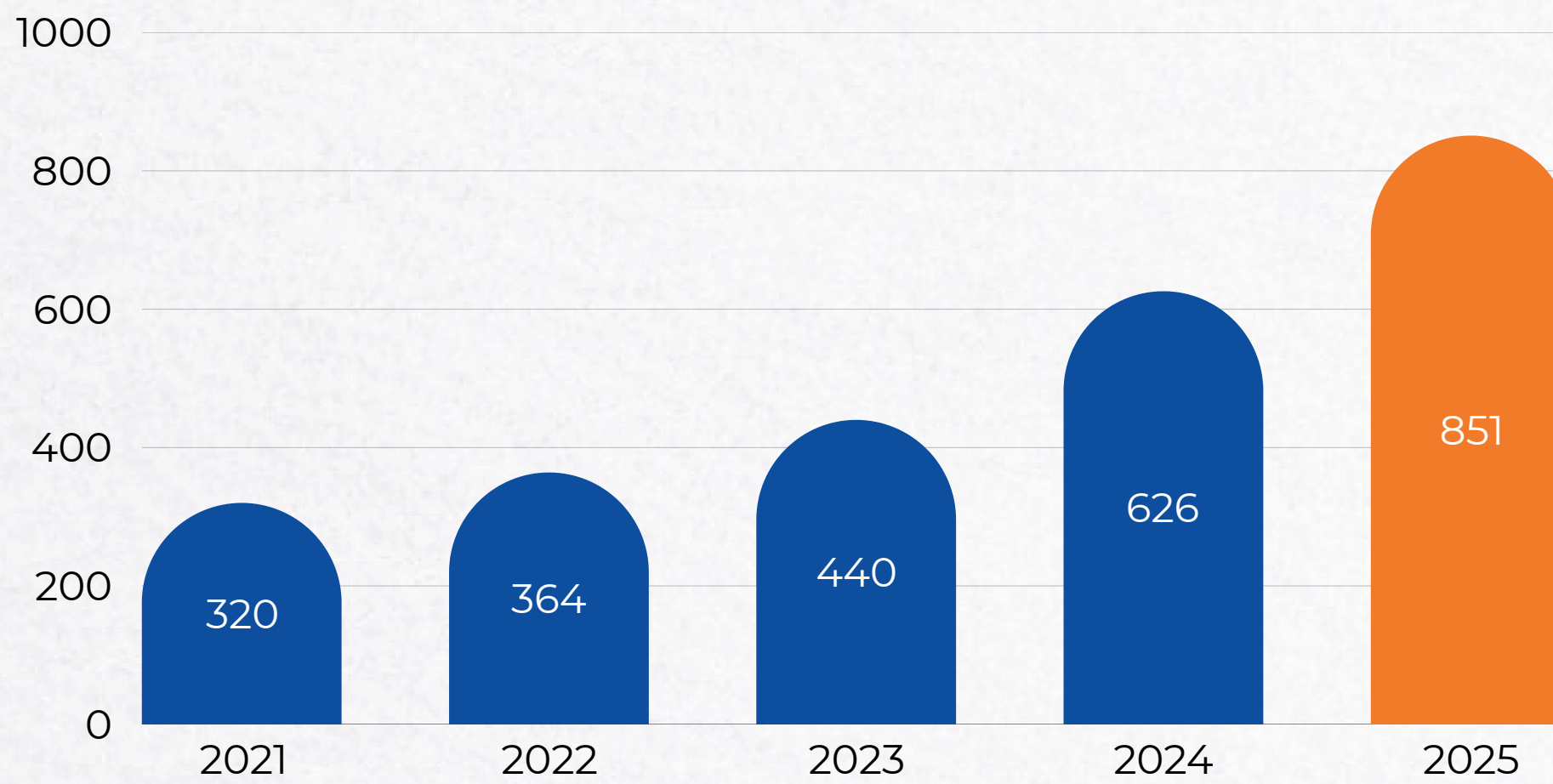
PAID CLAIMS

Total compensation payments amounted to TRY 850,917,453 in 2025, representing a 36% increase compared to the previous year.

Of the total compensation paid, 8% relates to material and bodily damages for which insurers—whose licenses in all branches have been revoked—are liable, within the scope of subparagraph (ç) of Article 9 of the Regulation of GÜVENCE HESABI.

COMPENSATION PAYMENTS	2021	2022	2023	2024	2025	2024-2025 CHANGE
GÜVENCE HESABI	256.820.034	307.050.260	386.726.240	576.270.788	822.728.624	43%
BANKRUPTCY	63.584.597	56.846.226	53.014.722	49.785.634	28.188.829	-43%
TOTAL	320.404.631	363.896.486	439.740.962	626.056.422	850.917.453	36%

COMPENSATION PAYMENTS (MILLION YTL)



Within the scope of subparagraphs (a), (b), (c), and (d) of Article 9 of the Regulation, total compensation payments amounted to TRY 822,728,624 in 2025, representing a 43% increase compared to the previous year.

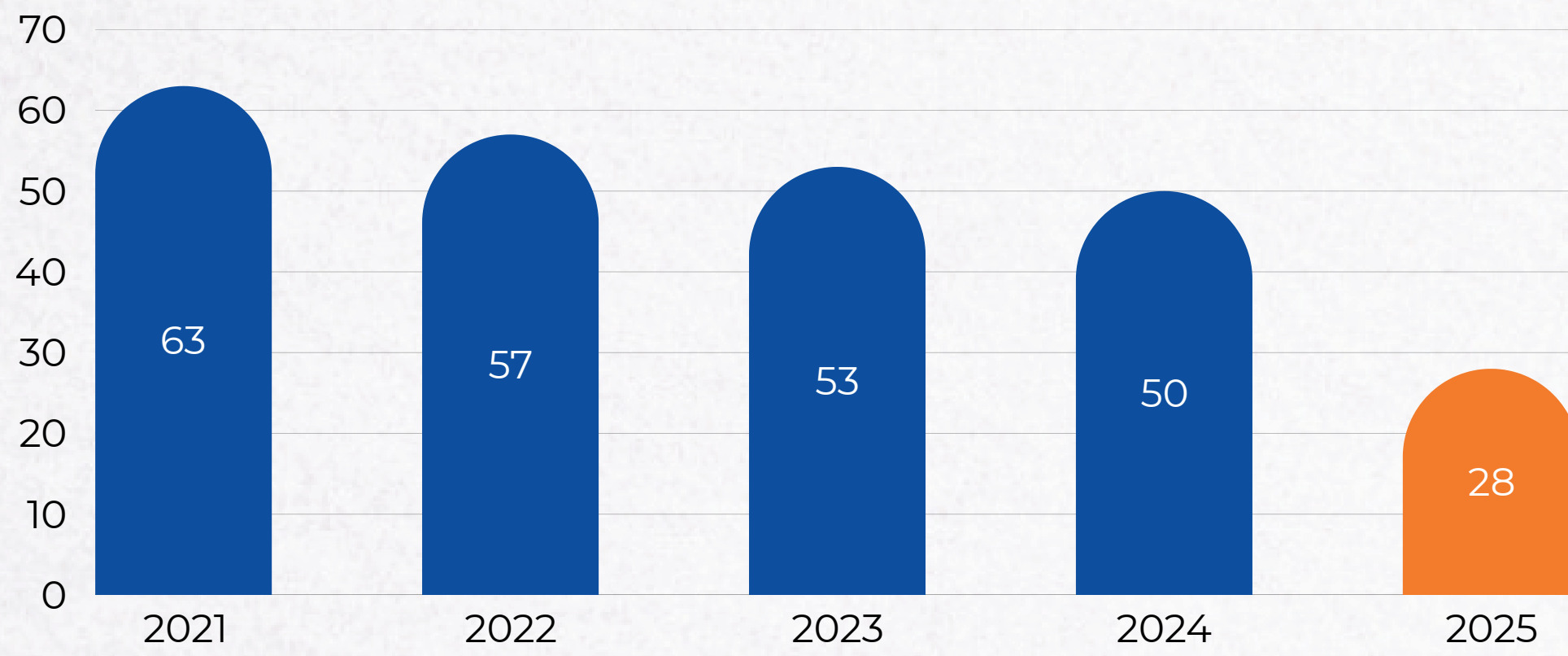
A detailed breakdown of the compensation paid by compulsory insurance types is provided below:

GÜVENCE HESABI TARAFINDAN COMPENSATION PAYMENTS	2021	2022	2023	2024	2025	2024-2025 CHANGE
MTPL	248.312.901	298.522.548	379.490.462	566.142.917	817.181.141	44%
SEAT PERSONAL ACCIDENT	4.906.762	3.665.628	2.131.154	5.026.867	2.931.298	-42%
HAZARDOUS MATERIALS	570.130	2.977.386	1.531.164	2.608.793	651.716	-75%
TRANSPORTATION	2.798.984	1.562.444	2.189.799	1.709.181	1.810.495	6%
LPG	9.789	178.511	1.244.257	40.199	74.789	86%
MINING	221.469	143.744	139.404	742.831	79.186	-89%
TOTAL	256.820.034	307.050.260	386.726.240	576.270.788	822.728.624	43%

PAID CLAIMS

Since 2001, a total of **TRY 988,901,273** in compensation has been paid, as of December 2025, in respect of material and personal damages arising from compulsory insurance policies for which insurers are liable, where such insurers have either had their licenses permanently revoked in all branches due to financial weakness or insurance companies whose management has been transferred to the Account.

COMPENSATION PAYMENTS ARISING FROM BANKRUPTCY AND LICENSE REVOCATION (MILLION TRY)



10 insurance companies whose management is transferred to Güvence Hesabı submitted below:

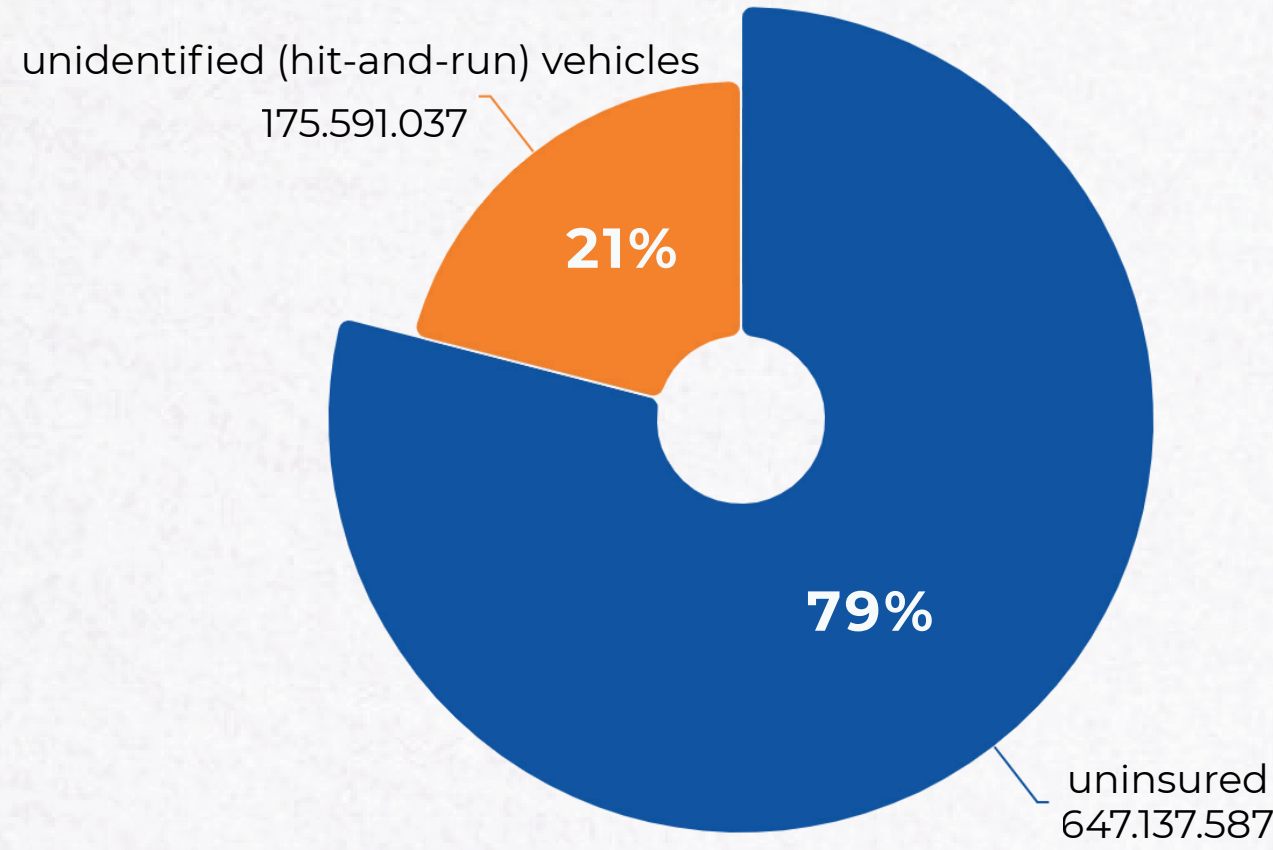
Companies	Reason for Transfer	Transfer Date	Current Status
Universal Sigorta	Bankruptcy	15.06.2001	Bankruptcy
Emek Sigorta	Bankruptcy	27.09.2001	Bankruptcy
Akdeniz Sigorta	Bankruptcy	12.12.2001	Bankruptcy
EGS Sigorta	Revocation	15.08.2003	Bankruptcy
GIC Dünya Sigorta	Revocation	15.08.2003	Bankruptcy
Kapital Sigorta	Bankruptcy	15.03.2004	Bankruptcy
Hür Sigorta	License Revocation	25.03.2015	In Liquidation
Ege Sigorta	License Revocation	08.07.2015	License Revocation
Gri Sigorta*	License Revocation	28.11.2023	Portfolio Management
S.S Mellce Sigorta*	License Revocation	28.11.2023	Portfolio Management

The companies in question have not been transferred to the Güvence Hesabı, and portfolio management is carried out by the Güvence Hesabı

PAID CLAIMS

Compensation payments for the period January–December 2025, by type of claim, are presented in the chart below. Accordingly, TRY 647,137,587 was paid for uninsured vehicles and TRY 175,591,037 for unidentified vehicles, amounting to a total of TRY 822,728,624.

Applications by Type of Claim in 2025



Compensation payments for the period January–December 2025, by type of claim, are presented in the chart below. Accordingly, TRY 647,137,587 was paid for uninsured vehicles and TRY 175,591,037 for unidentified vehicles, amounting to a total of TRY 822,728,624.

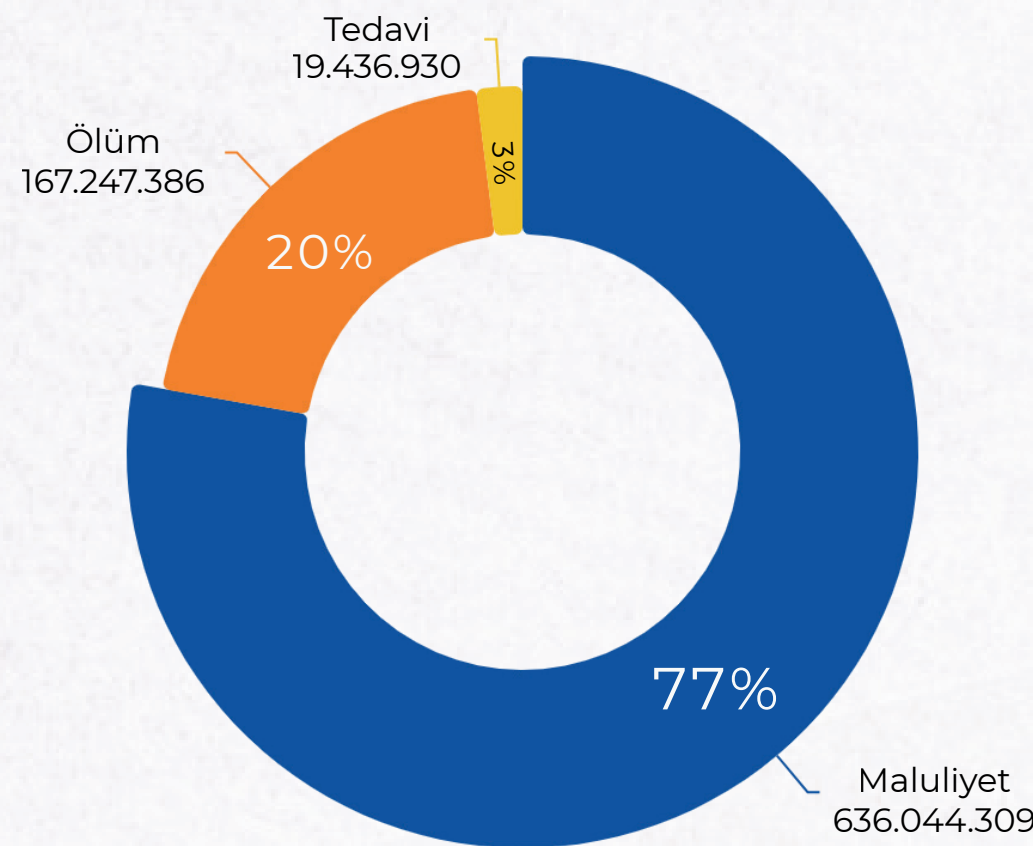
A breakdown of payments made in 2025, in terms of both number of claims and amounts, is provided below.

In terms of number of claims, out of a total of 1,820 claims paid, 178 relate to loss of support, 1,485 to disability, and 157 to medical expenses by type of compensation; and 1,320 arise from uninsured vehicles, while 500 arise from unidentified vehicles by type of damage.

In terms of amounts, of the total TRY 822,728,624 paid, 20.3% relates to loss of support, 77.3% to disability, and 2.4% to medical expenses by type of compensation; and 78.7% was paid for uninsured vehicles, while 21.3% was paid for unidentified vehicles by type of damage.

A detailed breakdown of compensation paid in 2025 by type of compensation is presented in the chart below.

Applications by Type of Compensation in 2025



Compared to 2024, the changes in compensation paid by type of compensation in 2025 are as follows:

In terms of amounts, there was a 20% increase in compensation of loss of support, a 50% increase in disability compensation, and an overall 43% increase.

In terms of number of claims, there was a 17% decrease in compensation of loss of support, a 5% decrease in disability compensation, and an overall 6% decrease.

PAID CLAIMS

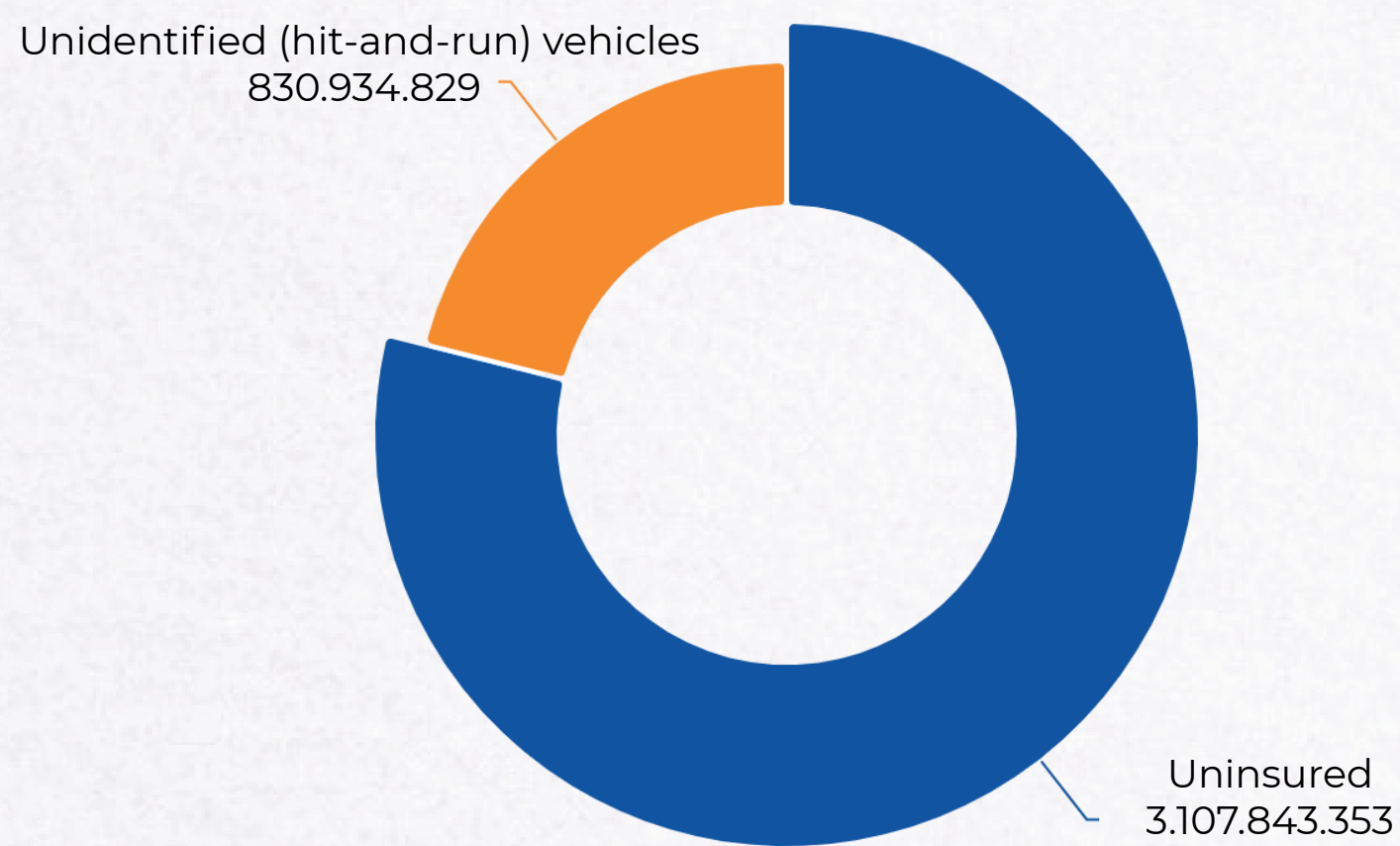
As of the end of December 2025, total compensation payments made by Güvence Hesabı across all years, by type of claim, amounted to TRY 3,938,778,182, with a total of 72,106 claims paid.

With regard to the payments made:

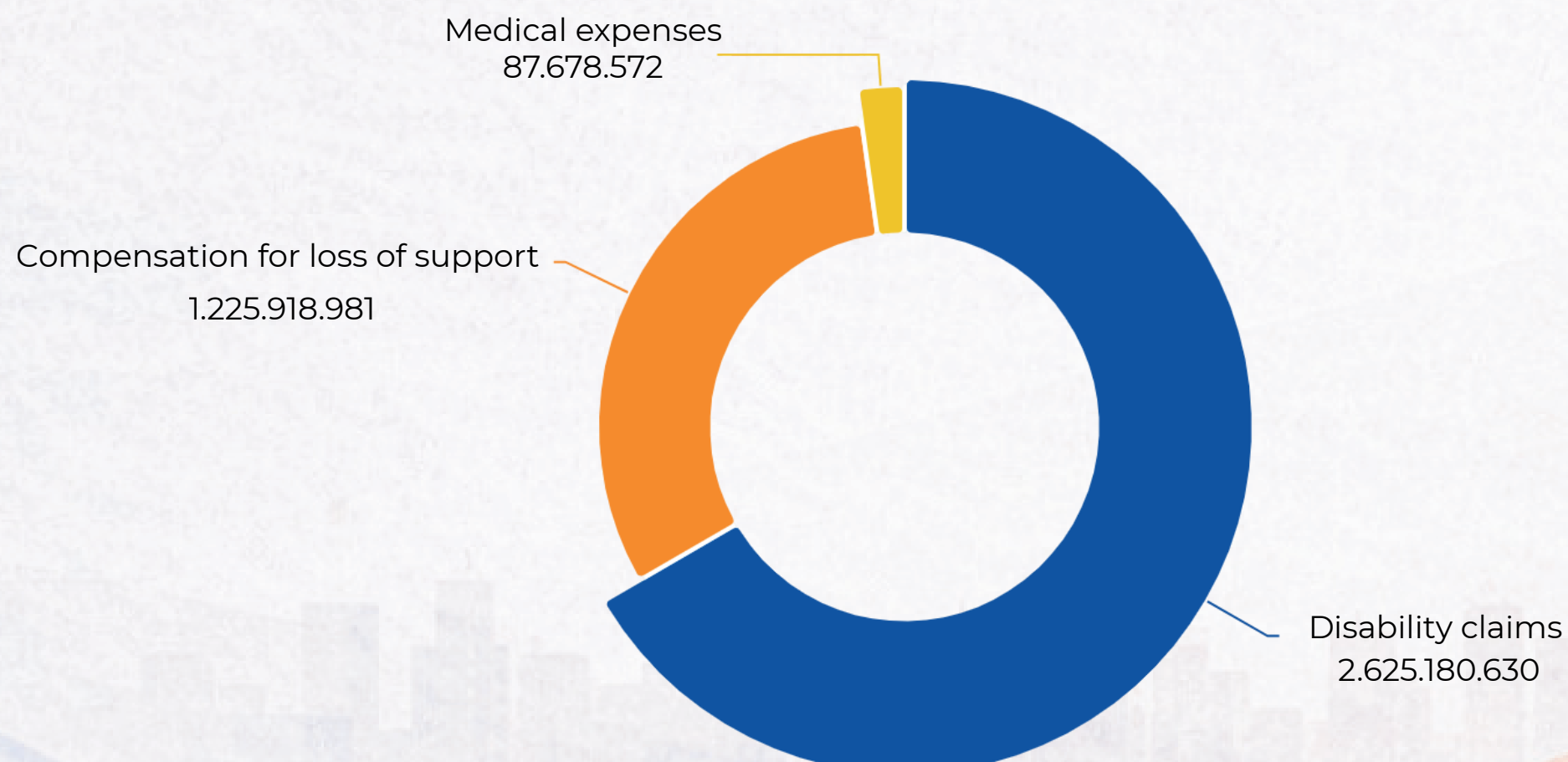
In terms of number of claims, of the total 72,106 claims paid, 10,085 (14%) relate to loss of support, 23,924 (33.2%) to disability, and 38,097 (52.8%) to medical expenses by type of compensation. By type of claim, 59,826 (83%) arise from uninsured vehicles, while 12,280 (17%) arise from unidentified vehicles.

In terms of amounts, of the total TRY 3,938,778,182 paid, 31.1% relates to loss of support, 66.6% to disability, and 2.2% to medical expenses by type of compensation; and 78.9% was paid for uninsured vehicles, while 21.1% was paid for unidentified vehicles by type of damage.

Applications by Type of Claim in 2025



Applications by Type of Compensation in 2025

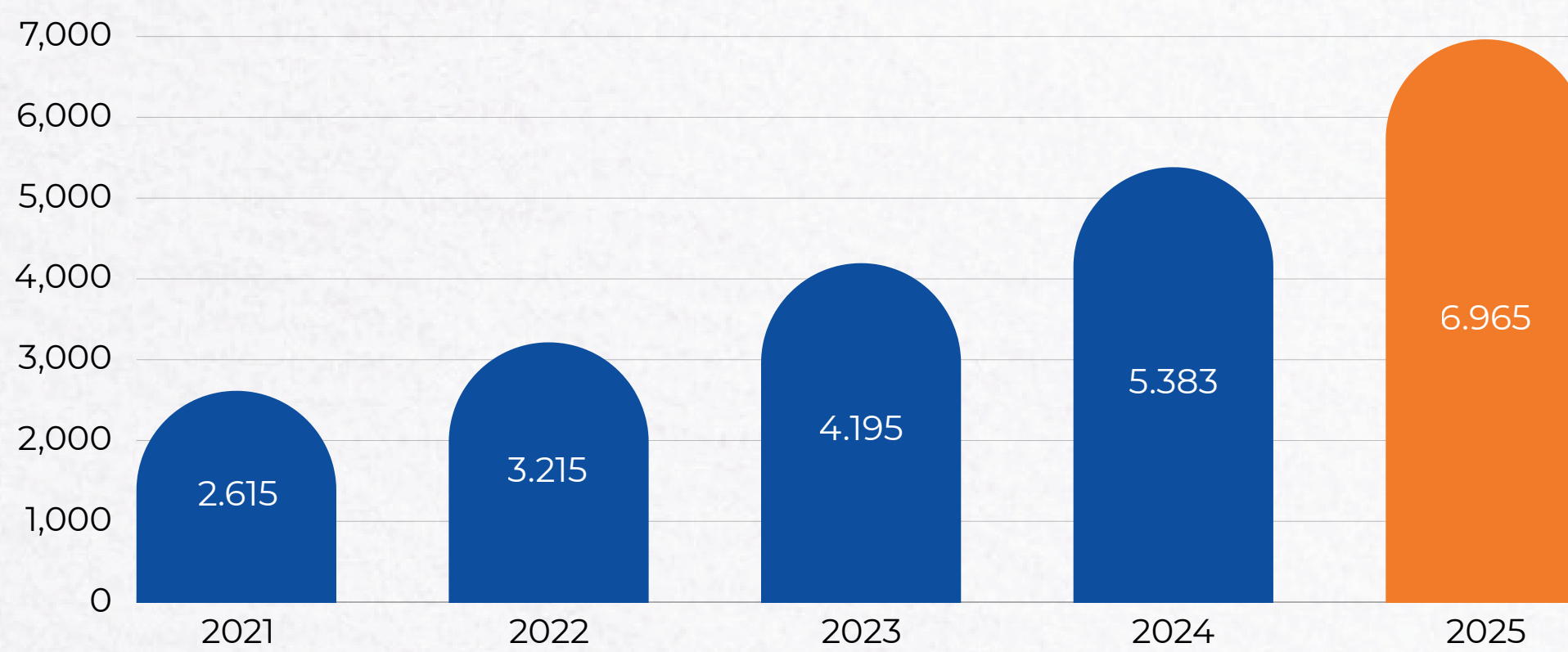


OUTSTANDING CLAIMS

As of year-end 2025, the total outstanding claims provisions of GÜvence Hesabi amounted to TRY 6,964,857,659. The outstanding claims provisions attributable to the period amounted to TRY 1,581,369,215.

Outstanding Claims	2021	2022	2023	2024	2025	2024-2025 CHANGE
Outstanding Claims (GÜVENCE HESABI)	2.077.860.953	2.958.365.783	3.990.387.918	5.202.714.986	6.795.458.464	31%
Outstanding Claims (Bankruptcy)	537.428.113	257.109.954	204.686.656	180.773.458	169.399.195	-6%
Total Outstanding Claims	2.615.289.066	3.215.475.737	4.195.074.574	5.383.488.444	6.964.857.659	29%
Outstanding Claims Carried Forward (GÜVENCE HESABI)	-1.919.189.361	-2.077.860.953	-2.958.365.783	-3.990.387.918,0	-5.202.714.986	30%
Outstanding Claims Carried Forward (Bankruptcy)	-443.632.061	-537.428.113	-257.109.954	-204.686.656	-180.773.458	-12%
Total Outstanding Claims Carried Forward	-2.362.821.422	-2.615.289.066	-3.215.475.737	-4.195.074.574	-5.383.488.444	28%
Total Outstanding Claims	252.467.644	600.186.671	979.598.837	1.188.413.870	1.581.369.215	33%

Outstanding Claims (Million YTL)



As of year-end 2025, outstanding claims provisions within the scope of subparagraphs (a), (b), (c), and (d) of Article 9 of the Regulation amounted to TRY 6,795,458,464, representing a 31% increase compared to the previous year.

GÜVENCE HESABI Outstanding Claims	2021	2022	2023	2024	2025	2024-2025 CHANGE
MTPL	2.013.495.399	2.908.988.262	3.939.925.590	5.159.498.754	6.752.534.713	31%
SEAT PERSONAL ACCIDENT	33.785.155	24.443.690	21.995.537	16.177.630	15.053.360	-7%
TRANSPORTATION	18.805.160	12.698.926	15.392.950	17.103.714	18.221.866	7%
HAZARDOUS MATERIALS	6.511.365	6.652.631	5.421.705	1.467.725	1.452.564	-1%
LPG	2.313.512	2.905.394	5.044.918	6.169.563	6.534.054	6%
MINING	2.950.362	2.676.880	2.607.218	2.297.601	1.661.907	-28%
TOTAL	2.077.860.953	2.958.365.783	3.990.387.918	5.202.714.986	6.795.458.464	31%

BUSINESS DEVELOPMENT

ACTIVITIES



Reporting and Analytical Enhancements

Reporting activities have been further developed to support the effective management and oversight of processes. Within this framework, risk concentrations have been identified through segmentation by age groups; demand and rejection rates in motorcycle-related claims have been analyzed in detail over the years; and provinces with the highest compensation payments have been incorporated into the reporting set to monitor regional concentrations.



Digital Claims Management System Enhancements

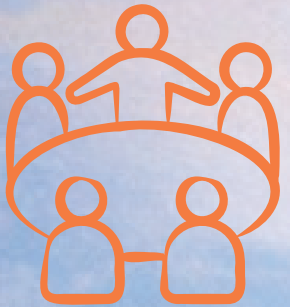
In our “Digital Claims Management System”, we have enhanced case tracking processes to improve both operational efficiency and control over judicial proceedings. As part of this effort, new modules have been developed for “procedural status” and “decision status,” and tracking mechanisms have been made more functional. Through the development, it has become possible to clearly track the stage of judicial proceedings for cases, enabling timely responses and more effective risk management. With the Decision Status option, the monitoring and updating of outstanding claims have been facilitated, while also allowing for the regular tracking of the finalization processes of judicial decisions. These enhancements have not only increased process transparency but have also established a robust monitoring infrastructure that supports more accurate and timely decision-making.



Case Summary Form

By attaching a Court Summary Form to petitions, defenses are presented in a more structured, clear, and focused manner. This form enables the consolidation of key arguments and critical issues, thereby providing the court or The Insurance Arbitration Commission with a clear framework.

INTERNAL OPERATIONS



Establishment of the Fault Assessment Committee

- ✓ In order to strengthen in-house technical expertise in the evaluation of claims files, it was decided in 2025 to establish a Fault Assessment Committee.
- ✓ The Committee, structured with the participation of personnel from the Claims, Legal, and Subrogation departments, aims to ensure that fault assessment processes are conducted internally to enhance overall evaluation capacity.



The Judicial Decision Index

- ✓ A database of precedent decisions is compiled within the Account in support of our legal defenses. Through this study, decisions were classified based on their content and subject matter, and an interactive structure enabling fast and efficient access was established. Relevant personnel can instantly access the decisions they need through searches conducted within the index, thereby strengthening defense processes and improving the quality of access to information.

DIGITALIZATION



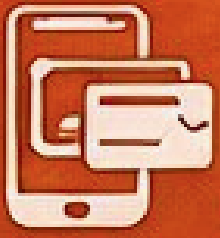
Digitalization and Integration Initiatives

Various initiatives have been undertaken to strengthen the system infrastructure and enhance digitalization. In this context, the power of attorney inquiry service of the Union of Turkish Notaries has been made available to users and has started to be utilized in the preliminary review, rejection, and approval stages of claims applications.



Launch of the English Version of Our Website

In line with our international cooperation objectives and the aim of providing more effective services to foreign claimants, the English version of our website has been launched. Through this initiative, it is aimed to increase international accessibility and enhance the global visibility of Güvence Hesabı.



Virtual POS and the Digital Payment Era

As part of the digitalization strategy, the Ziraat Pay application has been implemented in cooperation with Ziraat Bank to facilitate payments in subrogation collections. By enabling credit card payments, collection processes have been accelerated.

In addition, with the online payment module integrated into the website, users can securely query their outstanding debts using their identification numbers and complete payments online. These applications have made processes faster and more user-friendly.



Transition to the Attorney Portal System and Digital Transformation

With the transition to the Attorney Portal System, case tracking processes carried out through contracted attorneys have been transformed into a digital and integrated structure. Previously managed via email and OneDrive, file assignment and document sharing are now conducted within a single system through the claims application, supported by automated notifications and direct access. Furthermore, instant notifications are sent to attorneys for documents uploaded to the files at a later stage, enabling more effective monitoring of case updates and strengthening defense processes.



Service Continuity



Digitalization



System Maintenance



Information Security



User Support

Software and IT Infrastructure Initiatives

- Enterprise Systems
- GAMA Projects
- Infrastructure and Backup Systems
- Security Systems

2026 Priorities

- System Hardening
- GAMA Integration
- Performance Measurement Framework
- Performance Measurement Framework

TRAININGS AND AWARENESS PROGRAMS



Internal Legislation and Case Law Bulletin

In order to ensure the monitoring of recent legislative developments and significant judicial precedents, regular information bulletins were prepared throughout the year and shared internally via email. These bulletins enabled relevant departments to promptly access legal and sectoral developments, thereby supporting practice-oriented evaluation processes.



Internal Training and Awareness Programs

Throughout the year, regular training programs were conducted to enhance internal competencies. In this context, comprehensive trainings were delivered on topics such as fraud claims management, fault assessment, disability claims, burden of proof, the impact of next-generation mobility tools on claims processes, motor own damage (CASCO) and voluntary motor third-party liability practices, types of compensation, stolen vehicle cases, subrogation processes, law of service of process, and consumer law in insurance.

As a result of these training programs, technical and legal evaluation capacity has been strengthened, personnel alignment with current legislation and internal practices has been enhanced, contributing to the development of institutional knowledge.

PUBLIC AWARENESS AND INFORMATION CAMPAIGNS



In order to communicate the roles and responsibilities of **Güvence Hesabı** to the public in a clear and accurate manner, to inform beneficiaries about application processes, and to enhance insurance awareness, participation was ensured in various television, radio, and digital media programs throughout the year.

Media Appearances in 2025



10 September 2025 | TRT RADYO / İclal Aydıngöz - Poliçe Programı

Mr. Özgür Öntürk, the General Manager of Güvence Hesabı, explained the roles and responsibilities of Güvence Hesabı.



2 July 2025 | NTV / Noyan Doğan – Bakış Programı

Mr. Özgür Öntürk, provided information on the activities of Güvence Hesabı and shared statistical data.



13 November 2025 | YouTube / Uğur Gülen and Zeynep Türker – Sigortacı Kafası

Mr. Özgür Öntürk, provided comprehensive information on how beneficiaries can submit applications and how the compensation process operates.



In addition, the General Manager of Güvence Hesabı has shared information on the activities and statistical data of Güvence Hesabı with the public through various publications, particularly via Anadolu Agency. These communications, carried out through national news agencies, ensure that the roles and responsibilities of Güvence Hesabı are conveyed to a wide audience in an accurate and reliable manner.

These efforts contribute to raising public awareness against uninsured driving, and strengthening institutional transparency.

MONITORING OF COMPULSORY INSURANCE



The Regulation on Monitoring Compulsory Insurance and Notifications

Within the framework of the Regulation on the Monitoring of Compulsory Insurance, published in the Official Gazette dated 09.08.2014 and numbered 29083, necessary notifications are regularly made to natural and legal persons who do not have a compulsory insurance policy or fail to renew their policies within the prescribed period. In addition, natural and legal persons identified as uninsured are reported to the competent authorities authorized to issue permits, licenses, or authorizations.



The Role of Güvence Hesabı in Combating Uninsured Driving

Combating uninsured driving is one of the core responsibilities assigned to Güvence Hesabı by law. Through the activities carried out in this area, it is aimed to enhance insurance awareness, support the sustainability of the insurance system, and prevent victimization.

Compulsory Insurance Awareness Activities in 2025



Within the scope of Compulsory Liability Insurance for **LPG and Hazardous Materials**, 30,888 policyholders were informed.

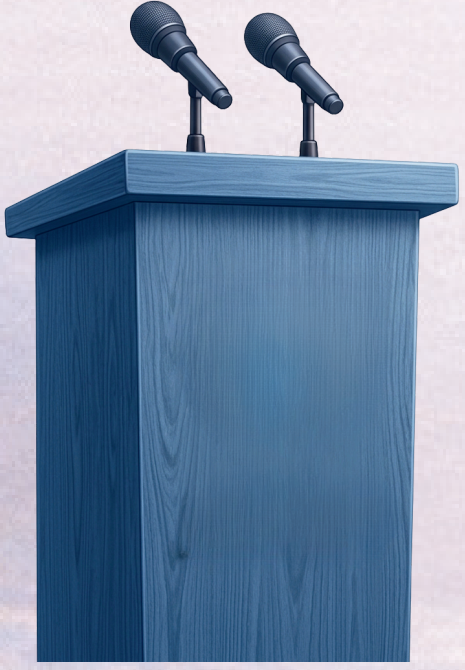


Under Compulsory Personal Accident Insurance for Mine Workers, 306 insured parties were notified, while 9,690,561 insured parties were provided with notifications and warnings within the scope of Motor Third Party Liability Insurance.

These notifications aim to increase policy renewal rates, reduce the level of uninsured risks, and strengthen the effectiveness of the compulsory insurance system.



PARTICIPATION IN SECTORAL CONFERENCES AND SYMPOSIUMS



Throughout the year, active participation was ensured in various conferences and symposiums organized by key institutions in the industry including Insurance Information and Monitoring Center and Istanbul Bar Association in order to closely follow developments in insurance law, judicial practices, and the sector.

Regular participation in these events has contributed to closely monitoring current legal approaches and sectoral practices, enabling employees to deepen their areas of expertise and facilitating the integration of acquired knowledge into institutional processes. As a result, the institutional perspective has been broadened, and a stronger, knowledge-based approach has been developed in strategic decision-making processes.



INDUSTRY PUBLICATIONS



Legal Bulletin of GÜvence Hesabı

Güvence Hesabı has issued a comprehensive legal bulletin on a quarterly basis, addressing legislative amendments relevant to insurance sector and stakeholder organizations. Through this publication, a reference-level information platform in the field of insurance law has been created.



Article on Unclaimed Funds of Policyholders

In the 137th issue of Reasürör Journal, our article titled “The Historical Development of Unclaimed Funds by Policyholders and the Role of GÜvence Hesabı” was published. The article provides a comprehensive analysis of the legal framework regarding unclaimed funds by policyholders, its historical development, and the role of GÜvence Hesabı in this process, thereby contributing to increased awareness in the field.

INTERNATIONAL ACTIVITIES

1. International Forum of Insurance Guarantee Schemes (IFIGS) Membership

Participation in the International Forum of Insurance Guarantee Schemes (IFIGS) has been ensured in order to enhance international knowledge sharing, monitor best practices in insurance guarantee schemes, and strengthen institutional cooperation with global organizations.

2. Visit of the Compulsory Insurance Bureau (Azerbaijan)

In order to enhance inter-institutional knowledge sharing, representatives of the Compulsory Insurance Bureau of Azerbaijan were hosted by our institution on 22 May 2025.

During the meeting, information was shared on the structure, operations, and implementation processes of Güvence Hesabı, and a mutual exchange of experience was ensured.

3. Participation in the MIB “5th Industry Briefing Meeting”

Participation was ensured, through the Insurance Association of Türkiye (TSB) and the Turkish Motor Insurance Bureau (TMTB), in the “5th Industry Briefing Meeting” hosted by the Motor Insurers’ Bureau (MIB), which operates in the field of uninsured driving in the United Kingdom.

This participation aimed to examine international practices in combating uninsured driving and to benefit from global experience.

4. European Workshop and EIOPA Meeting within the Scope of IFIGS Membership

Observer participation was ensured via remote connection in a workshop organized to exchange views on the minimum standards to be introduced for Insurance Guarantee Schemes in EU Member States.

Within the scope of the workshop and the subsequent EIOPA presentation, processes related to the harmonization of guarantee schemes in Europe, the challenges encountered, and regulatory approaches were evaluated.

Participation in these processes is of importance in terms of closely monitoring regulatory developments in Europe and ensuring preparedness for potential legislative changes.

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GÜVENCEHESABI

2025

