

Aksigorta 2022 3.Çeyrek Finansal Sonuçlar

31 Ekim 2022

Yatırımcı İlişkileri Bölüm Yöneticisi
Zeynep Eroktem

İletişim Numarası
0216 280 97 61

E-mail
zeynep.eroktem@aksigorta.com.tr

AKSigorta
Bambaşka.



1. Aksigorta Finansal Sonular (TFRS)

2. *Riskler ve Fırsatlar*

3. *Gelir Modeli*

4. *Ekler*

3. eyrek Finansal Gstergeler


22'3 – Finansal Gstergeler (m TL) (yıldan yıla %)

3.059  %108	51  %-24	1.304  %24
Brüt Yazılan Primler	Net Kar	Toplam zkaynaklar*

22'3 – Operasyonel Gstergeler (yıldan yıla)

%111  24p	%113  20p	%6,5  -1.7p
Hasar Prim Oranı	Bileřik Oran	Pazar Payı

22'3 – Mali Gelir (m TL)

6.509  %71	%40  21p	529  %219
Ynetilen Fon Byklg	Ortalama Yıllık Getiri Oranı**	Mali Gelir

(*): 2021 yıl sonu verileriyle karřılařtırılmıřtır.

(**): Kur farkı geliri/gideri dahildir.

3. eyrek Kümü1 Finansal Göstergeler

22'3 Kümü1 – Finansal Göstergeler (m TL) (yıldan yıla %)

8.568  %92	- 395  %-256	1.304  %24
Brüt Yazılan Primler	Net Kar	Toplam Özkaynaklar*

22'3 Kümü1 – Operasyonel Göstergeler (yıldan yıla)

%126  44p	%149  44p	%7,1  -1.1p
Hasar Prim Oranı	Bileşik Oran	Pazar Payı

22'3 Kümü1 – Mali Gelir (m TL)

6.509  %71	%33  13p	1.154  %150
Yönetilen Fon Büyük1üğü	Ortalama Yıllık Getiri Oranı**	Mali Gelir

(*): 2021 yıl sonu verileriyle karşılaştırılmıştır.

(**): Kur farkı geliri/gideri dahildir.

Pazar Brüt Yazılan Prim Dağılımı (%) (m TL)

21Ç3

21Ç4

22Ç1

22Ç2

22Ç3

+25%

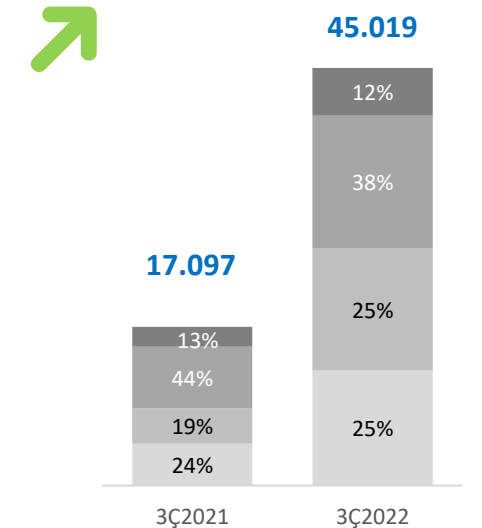
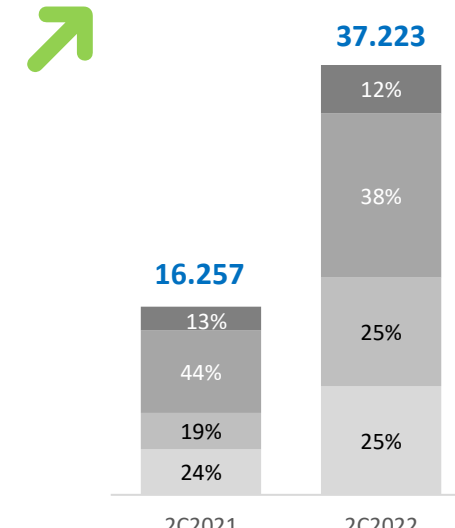
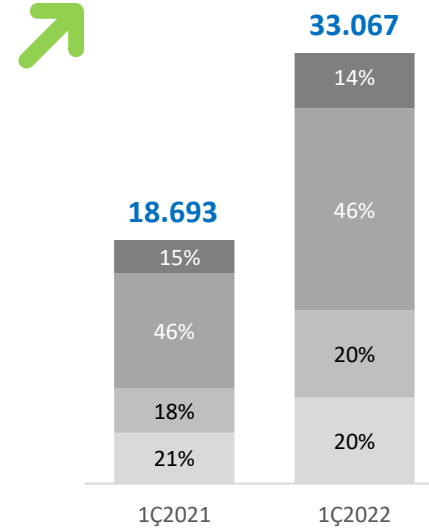
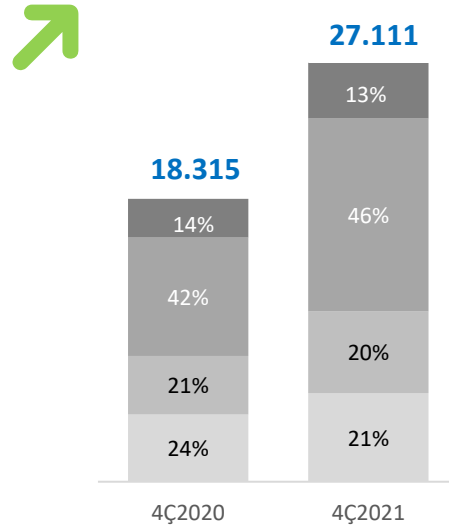
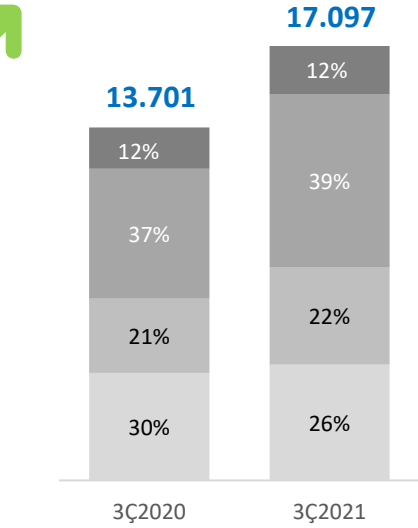
+48%

+77%

+129%

+163%

Portföy Dağılımı



Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+8%	+32%	+32%	+33%
Acente	Banka	Kurumsal	Pazar
+23%	+19%	+33%	+25%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+32%	+40%	+63%	+44%
Acente	Banka	Kurumsal	Pazar
41%	46%	56%	+48%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+69%	+95%	+76%	+68%
Acente	Banka	Kurumsal	Pazar
+76%	+52%	+82%	+77%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+138%	+200%	+99%	+109%
Acente	Banka	Kurumsal	Pazar
+138%	+106%	+104%	+129%

Yıldan Yıla Büyüme			
MTPL	MOD	Non-motor	Health
+176%	+248%	+114%	+143%
Agency	Bank	Corporate	Market
+177%	+132%	+128%	+163%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Pazar
62%	13%	25%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Pazar
58%	15%	27%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Pazar
55%	14%	31%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Pazar
63%	13%	24%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Pazar
66%	11%	23%	100%

■ Sağlık ■ Motor-Dışı ■ Kasko ■ Trafik

Aksigorta Brüt Yazılan Prim Dağılımı (%) (m TL)

21Ç3

21Ç4

22Ç1

22Ç2

22Ç3

+15%
↗

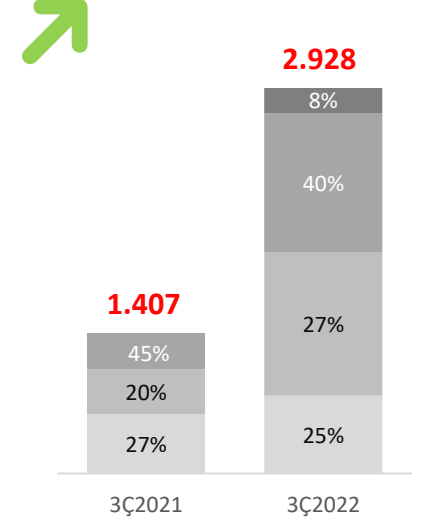
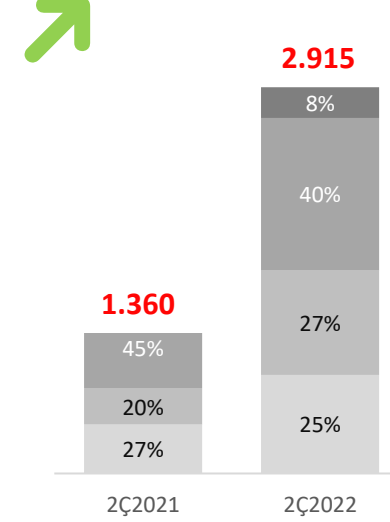
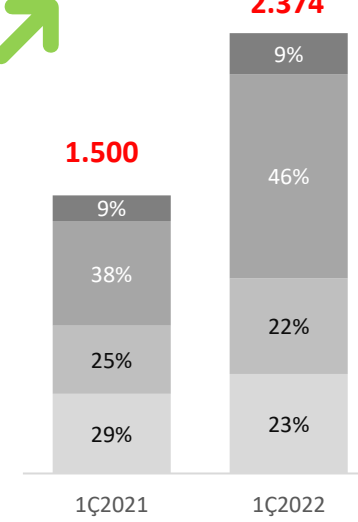
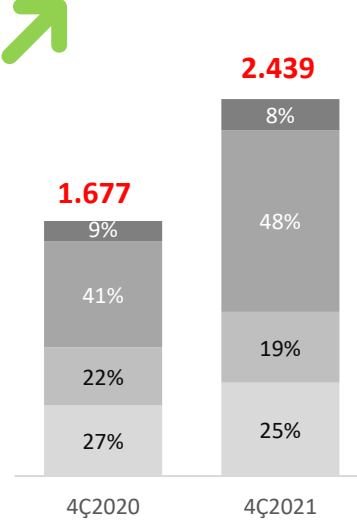
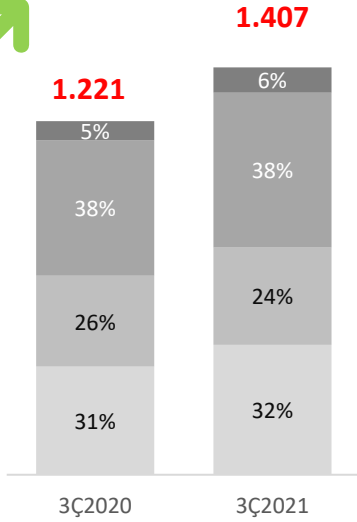
+45%
↗

+58%
↗

+114%
↗

+108%
↗

Portföy Dağılımı



Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+20%	+7%	+14%	+32%
Acente	Banka	Kurumsal	Pazar
+22%	+20%	+3%	+16%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+32%	+23%	+71%	+26%
Acente	Banka	Kurumsal	Pazar
40%	33%	60%	+45%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+25%	+40%	+95%	+59%
Acente	Banka	Kurumsal	Pazar
+47%	+17%	+98%	+78%

Yıldan Yıla Büyüme			
Trafik	Kasko	Motor Dışı	Sağlık
+101%	+187%	+89%	118%
Acente	Banka	Kurumsal	Pazar
+128%	+82%	+95%	+114%

Yıldan Yıla Büyüme			
MTPL	MOD	Non-motor	Health
+30%	+225%	+96%	+138%
Agency	Bank	Corporate	Company
+104%	+50%	+142%	+108%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Aksigorta
62%	11%	27%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Aksigorta
59%	11%	30%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Aksigorta
59%	8%	33%	100%

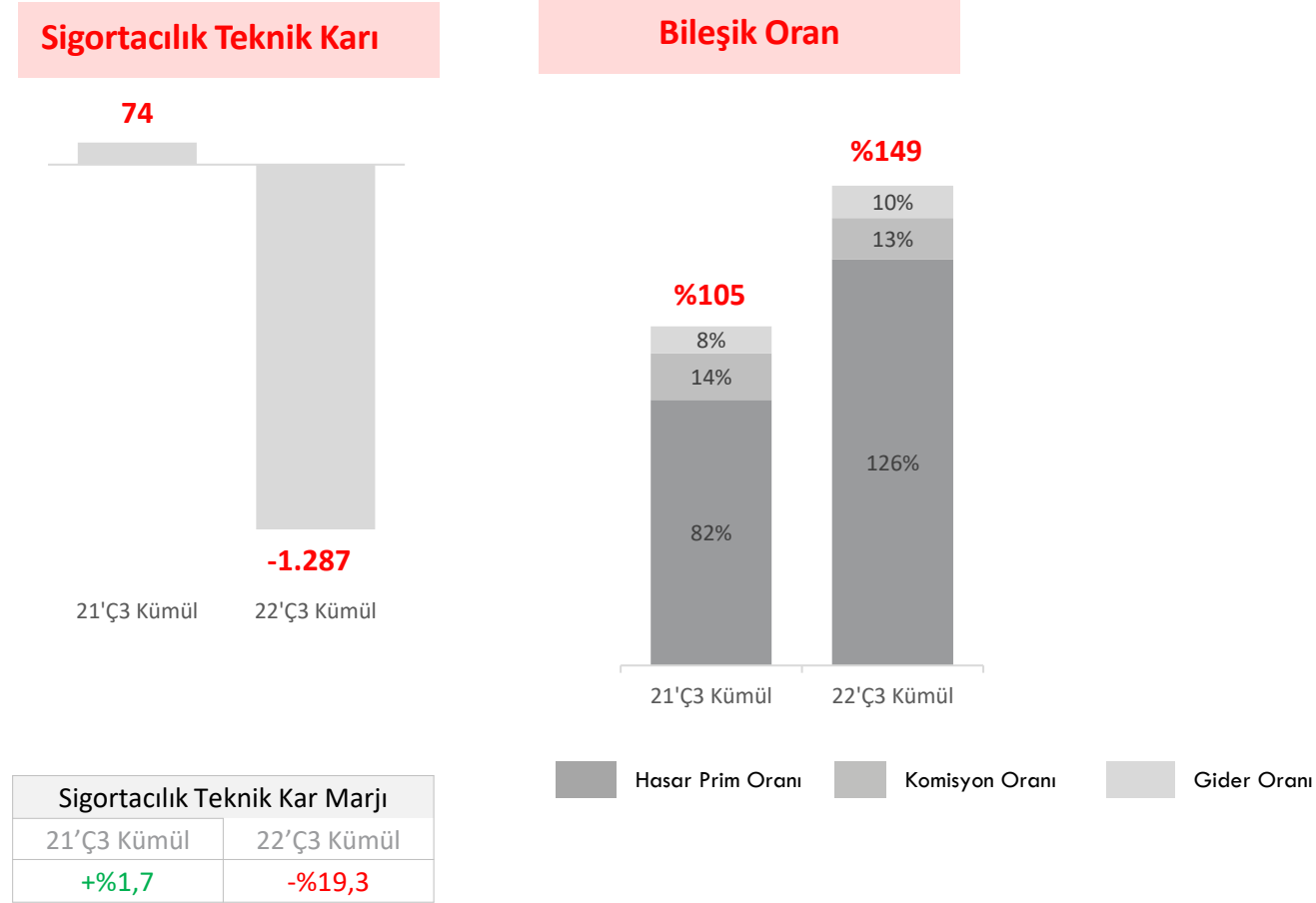
Portföy Dağılımı			
Acente	Banka	Kurumsal	Aksigorta
62%	9%	29%	100%

Portföy Dağılımı			
Acente	Banka	Kurumsal	Aksigorta
61%	8%	31%	100%

Sigortacılık Teknik Karı ve Bileşik Oran Gelişimi

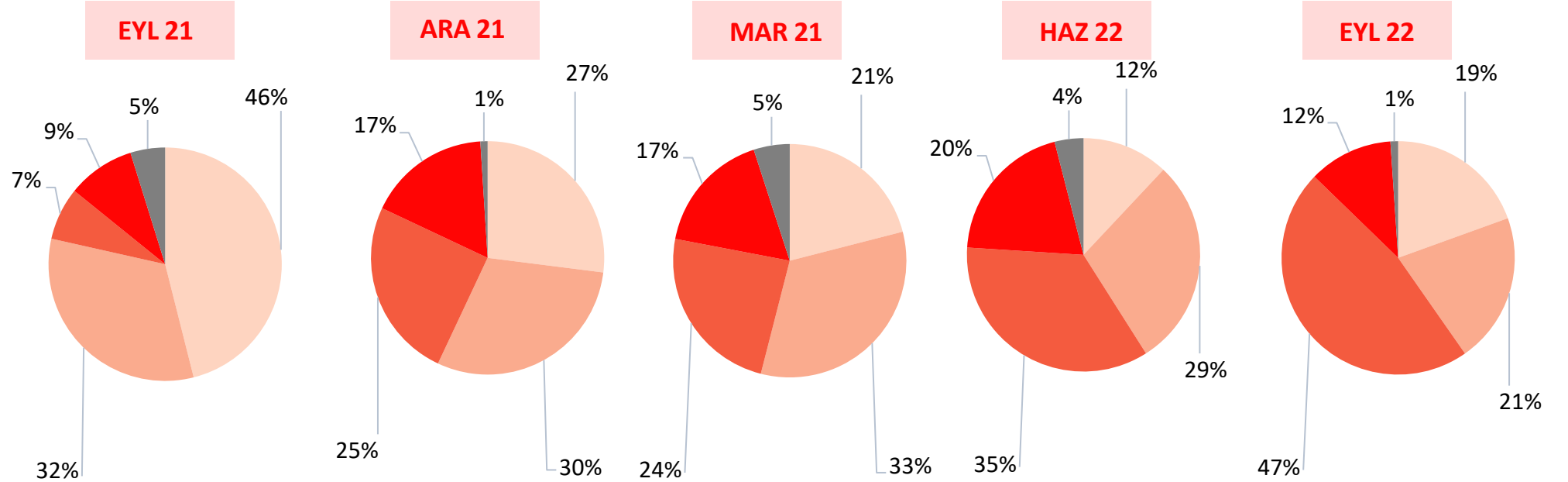
Motor ve motor dışı ürünlerde hasar maliyetinin artması sigortacılık teknik karını olumsuz etkilemiştir

Sigortacılık Teknik Karı Dağılımı (TL m) ve Bileşik Oran (%)



Mali Gelir Performans Gelişimi

Eylül 2022 itibariyle yönetilen toplam fon büyüklüğü (AuM) yıllık bazda %71 büyüme ile 6.5 milyar TL'ye ulaştı



Yönetilen fon büyüklüğü m TL	3.838m TL	4.043m TL	4.290m TL	4.521m TL	6.509m TL
Yıllıklandırılmış ortalama getiri oranı*	18%	43%	27%	29%	33%
Çeyreksele mali gelir*	166m TL	420m TL	285m TL	340m TL	529m TL

(*): Kur farkı karı / zararı dahildir.

Not: Getiri rakamları BSMV sonrası net rakamlardır.

KÜMÜL (M TL)	21'Ç3	22'Ç3	22'Ç3/21'Ç3
Brüt Yazılan Primler	4.471	8.568	92%
Brüt Kazanılmış Primler	4.352	6.656	53%
Net Kazanılmış Primler	2.395	3.310	38%
Sigortacılık Teknik Karı	74	-1.287	-1840%
Giderler	-199	-332	66%
Net Mali Gelir	444	1.067	140%
Vergi Öncesi Kar	301	-554	-284%
Net Kar	253	-395	-256%
Bileşik Oran	105%	149%	44pp
Hasar Prim Oranı	82%	126%	44pp
Komisyon Oranı	14%	13%	-2pp
Gider Oranı	8%	10%	2pp
Sigortacılık Teknik Kar Marjı	2%	-19%	-21pp

Bilanço (M TL)	Ara.21	Eyl.22	Δ %
Ticari Alacaklar	1.578	2.067	31%
Yatırıma Yönlendirilen Fon	4.043	6.509	61%
Toplam Varlıklar	7.388	10.498	42%
Teknik Karşılıklar	4.193	6.583	57%
Ticari Borçlar	1.658	1.638	-1%
Sermaye	1.049	1.304	24%
Toplam Yükümlülükler	7.388	10.498	42%
Sermaye Karlılığı	17%	n/a	n/a

1. *Aksigorta Finansal Sonular (TFRS)*

2. **Riskler ve Fırsatlar**

3. *Gelir Modeli*

4. *Ekler*

Riskler

- Hasar maliyetlerinde artıştan kaynaklı negatif teknik marj
- Negatif reel faizin mali geliri sınırlaması
- Yavaşlayan ekonomik büyüme sigorta sektörü büyümesini de sınırlandırıyor
- Belirsizlik, değişken döviz kurları
- İklim değişikliğinden kaynaklanan doğal afetler (örn: dolu, sel, yangın, deprem vb.)
- Tasarruflar sebebiyle bireysel segmentlerde daralma
- Üretici fiyat enflasyonunun ertelenmiş etkisi
- Döviz kurlarındaki artışın kasko maliyetlerine etkisi
- Asgari ücretteki artışın trafik bedeni hasar maliyetlerine etkisi

Fırsatlar

- Pandemiyle birlikte dijital dönüşümün hızlanması
- Uzaktan çalışma ile verimliliğin, kalitenin ve yenilikçiliğin artması
- Yeni ürünlerle yüksek prim ve sigortacılık karı (dijital güvenlik, kredi kartı vb.)
- Değer yaratmak için endüstriye teknolojiye odaklı bakış
- Faiz oranlarında artış

1. *Aksigorta Finansal Sonular (TFRS)*

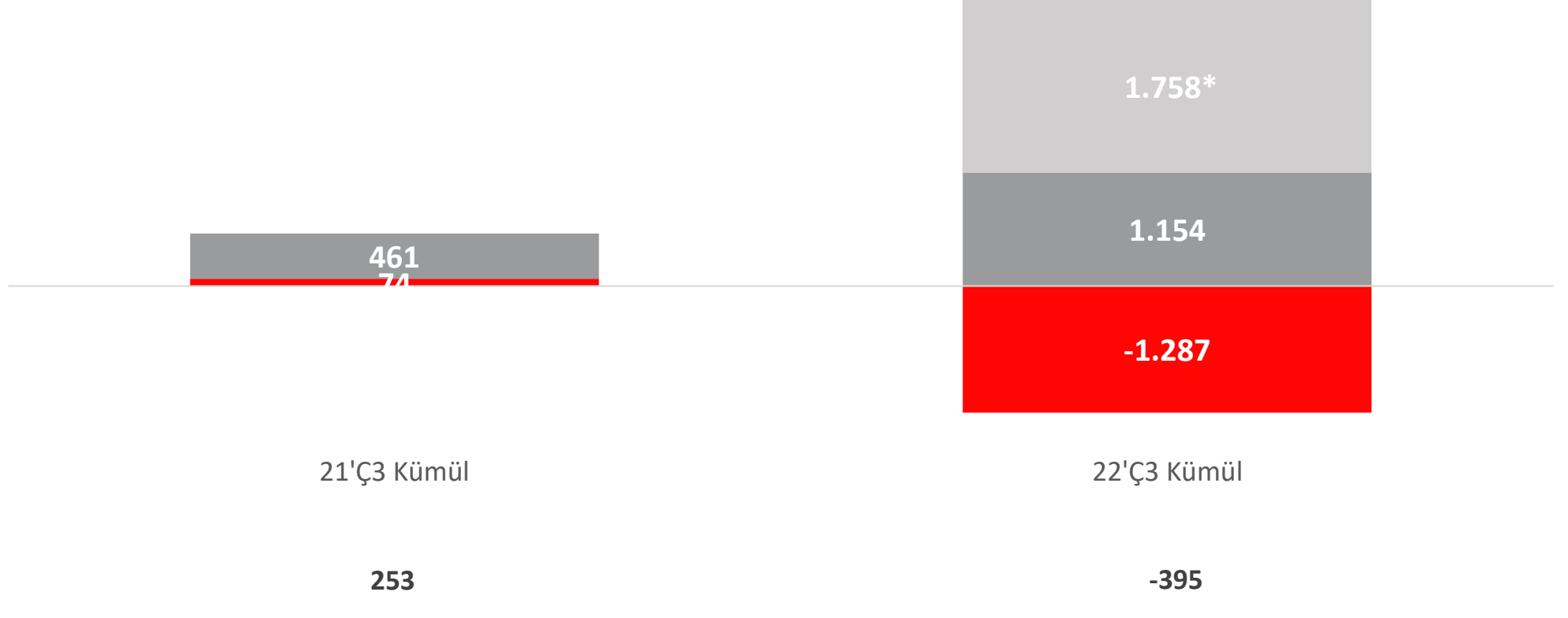
2. *Riskler ve Fırsatlar*

3. **Gelir Modeli**

4. *Ekler*

Makro ekonomik istikrarsızlık nedeniyle hem finansal gelir hem de sigortacılık teknik geliri “çift dip senaryosu” stresi altındadır

■ Sigortacılık Teknik Karı ■ Mali Gelir ■ Sıfır reel faiz olsa kazanılacak ek mali gelir



(*): Eğer reel faiz sıfır olsaydı ek 1.758 milyon TL mali gelirimiz toplam mali gelirimiz 2.912 milyon TL olacaktı.

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2. *Riskler ve Fırsatlar*

3. *Gelir Modeli*

4. **Ekler**

	TFRS Teknik Sigortacılık Karı	Sınıflamalar							Yönetimsel Raporlama Teknik Sigortacılık Karı
		1	2	3	4	5	6	7	
Net kazanılmış primler	3.404	-21	-72	-	-	-	-	-	3.310
Net hasarlar (*)	-3.654	-	-	127	-536	-110	-	-	-4.174
Diğer teknik gelir ve giderler	-603	+21	+72	+127	+526	+110	-	-	1
Net komisyonlar	-	-	-	-	-	-	-424	-	-424
Genel giderler	-721	-	-	-	-	-	+721	-	-
Aktarılan yatırım gelirleri	1.154	-	-	-	-	-	-	-1.154	-
Toplam	-419	-	-	-	-10	-	+297	-1.154	-1.287

1. Güvence Fonu (Trafik üretiminin yüzdesel olarak güvence fonuna devredilen kısmı)
2. Asistan Primleri
3. Rücu Tahakkukları
4. Diğer Teknik Gelir ve Giderler
5. Şüpheli Rücu Alacakları
6. Komisyonlar ve Genel Giderler (yönetim raporlamasında sigortacılık teknik karına yalnızca komisyonlar dahil edilir)
7. Mali gelir: Faiz geliri ve kur farkı geliri/gideri

(*) SPK raporlarında net hasarlar; hayat dışı teknik giderleri yani gerçekleşmiş hasarları, ikramiye ve indirimleri ve diğer rezerv karşılıklarını içermektedir.

Teşekkürler!

Yatırımcı İlişkileri Bölüm Yöneticisi
Zeynep Eroktem

İletişim Numarası
0216 280 97 61

E-mail
zeynep.eroktem@aksigorta.com.tr

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