

# SIGORTA TARİHİ

- Osmanlı İmparatorluğunda Sigorta
- Fire Marks
- 1666 Londra Yangını
- Lloyd's

# SIGORTA TARİHİ

Osmanlı İmparatorluğu'ndaki sigortanın tarihi araştırıldığında, sigortanın Akdeniz üzerinden ticaret yoluyla geldiği anlaşılır. Sözcüklerin izi sürüldüğü zaman da, İtalyanca "sicurta" sözcüğünden yola çıkarak önce "siguriye", ardından "sikorta, sikurta, sikurita" ardından "sigurita", "sigurta" ve nihayet "**SİGORTA**" sözcüğünün Türkçe'ye kazandırıldığı görülür.

# SIGORTA TARİHİ

Osmanlı İmparatorluğu'nda sigortacılığın 19. yüzyılda gelişme gösterdiği bilinir. Ancak 18. yüzyıla ait belgeler incelendiğinde deniz sigortasının 19. yüzyıl öncesinde bilindiği ve yapıldığı anlaşılmaktadır. 19. yüzyılda özellikle 1938 Balta Limanı Ticaret Anlaşması sonrasında dış ticarete yaşanan artış ve deniz nakliyatında İngiltere ile Fransa'nın sigortayı zorunlu hale getirmesi özellikle İstanbul, İzmir, Beyrut, Trabzon, Selanik gibi liman kentlerinde sigortacılığın ortaya çıkmasına yol açmıştır.

TRADUCTION

# Alliance

## COMPAGNIE ANONYME D'ASSURANCES

SIÈGE SOCIAL: BERLIN W.

### S. AMAR & C<sup>o</sup>

AGENTS GÉNÉRAUX POUR TOUTE LA TURQUIE :  
STAMBOUL, PLACE DU PONT, VALIDÉ HAN No. 18 -- TÉLÉPHONES : STAMBOUL 2609-2610

R. A.

DURÉE : Une année

Du 15 Juillet 1927

Au 15 Juillet 1928

Tarif. Classe A.I.E.

Risques Communs



ALLIANZ-ANSTALT  
**POLICE**  
N° 4828

CERT. N°

Ren à Pol. N°1001.

Somme Assurée : Ltqs. 10.000.—

PRIME :

Taux 5.25 Ltqs. 52.50

Enregistra / 4 " 7.60

Taxe 0.50 " 3.90

Taxe Consom. 50% " 1.60

Timbre " 0.90

Total Ltqs. 66.40

L'ALLIANCE, COMPAGNIE ANONYME D'ASSURANCES assure contre l'incendie aux conditions générales et particulières qui suivent à Monsieur M. ELI FAH ERMAN demeurant à Connyple agissant en qualité de Propriétaire pour la durée d'une année commençant le quinze Juillet mil neuf cent Vingt-sept à midi et expirant le quinze Juillet mil neuf cent Vingt-huit à midi la somme de : LE DIX MILLE sur les objets ci-après détaillés :

Sur marchandises consistant en feuilles pour plaquage et autres similaires se trouvant ou peuvent se trouver dans le sous-sol du "FAL ERMAN HAN" au N° 24 construit en béton armé à tous les étages couvert en tuiles catalanes en pierre à sous-sol et trois étages, isolé à quinze mètres, sis à STAMBOUL MAHMOUD PA-  
OHA dans le coin du "KURDJU HAN".

Plan Cad Folio II Block 22

L'ASSURÉ :

Fait en double à Constantinople, le 15 Juillet 1927

AU NOM DE LA COMPAGNIE :

Les droits de  
Timbre et la  
Taxe de Con-  
sommation ont  
été acquittés par  
la Compagnie.

NOTA.—Si l'assuré ne formule pas une demande de rectification dans un délai de quinze jours à partir de l'effet du présent contrat, toutes les clauses manuscrites et imprimées y contenues seront considérées comme agréées et formeront la loi des parties.

# 1927 TARİHLİ ORIJINAL SIGORTA SÖZLEŞMESİ

TRADUCTION

## Alliance

### COMPAGNIE ANONYME D'ASSURANCES


SIÈGE SOCIAL: BERLIN W.

### S. AMAR & C<sup>o</sup>

AGENTS GÉNÉRAUX POUR TOUTE LA TURQUIE :  
STAMBOUL, PLACE DU PONT, VALIDE HAN, No. 18 -- TÉLÉPHONES : STAMBOUL 2609-2610

R. A.  
DURÉE Une année

Du 15 Juillet 1927  
Au 15 Juillet 1928  
Tarif, Classe A. I. B.  
Risques Communs

  
**POLICE**  
N° 4828  
CERT. N°  
Ren à Pol. N° 1001.

Somme Assurée: 100,000

PRIME:

Taux 5, 25	= Ltq. 52.50
Enregistra 1/4	= 7.50
Taxe 1.50	= 1.50
Taxe Consom. 50	= 1.60
Timbre	= 0.90
<b>Total</b>	<b>Ltq. 65.00</b>

L'ALLIANCE, COMPAGNIE ANONYME D'ASSURANCES assure contre l'incendie aux conditions générales et particulières qui suivent à Monsieur M. F. SAHIN demeurant à Constantinople agissant en qualité de Propriétaire pour la durée d'une année commençant le quinze Juillet et expirant le quinze Juillet la somme de: cent mille francs sur les objets ci-après détaillés:

Sur marchandises consistant en Feuilles pour plaquage et autres similaires se trouvant ou pouvant se trouver dans le sous-sol du "F. SAHIN HAN" au N° 24 construit en 1920 sur à tous les étages couvert en tuiles, recouvert en pierre à sous-sol et trois étages, sis à STAMBOUL MAHMOUD PA-CHA dans le coin du "KURJUN HAN".

Plan Cad Police II Block 252

Fait en double à Constantinople, le 15 Juillet 1927

L'ASSURÉ: \_\_\_\_\_ AU NOM DE LA COMPAGNIE: \_\_\_\_\_

Les droits de  
Timbre et le  
Taxe de Con-  
sommation ont  
été acquittés par  
la Compagnie.

NOTA. — Si l'assuré ne formule pas une demande de rectification dans un délai de quinze jours à partir de l'effet du présent contrat, toutes les clauses manuscrites et imprimées y contenues seront considérées comme agréées et formeront la loi des parties.

# FIRE MARK (YANGIN İŞARETLERİ)



# YANGIN İŞARETLERİ



# FIRE MARKSLAR





# OSMANLI'DA TULUMBACILAR



# 1666 LONDRA YANGINI

## Great Fire of London 1666



# THE MONUMENT TO THE GREAT FIRE OF LONDON



# 1666 LONDRA YANGINI



# LLOYD'S

- Dünyada tek bir Lloyd's bulunmaktadır ve merkezi Londra'dadır. Bunun dışında Lloyd's ismini kullanan şirketlerin asıl Lloyd's şirketiyle bağlantısı bulunmamaktadır.
- Deniz nakliyat kuruluşu, banka veya sigorta şirketi değildir.
- Lloyd' uluslararası bir sigorta piyasası ve dünya gemicilik bilgilendirme merkezidir.
- Lloyd's un kendisi hiçbir sigorta işlemi yapmamaktadır.
- Bu iş yerinde birçok iş kabul eden underwriter bulunmaktadır.
- Sadece Lloyd's üyesi underwriter'lar iş kabul edebilmektedir.
- Underwriter adı verilen kişiler, kar ve zararı kendilerine ait olmak üzere birbirleriyle rekabet eden bir düzen içinde sigorta teminatı vermektedirler.
- Lloyd's bünyesinde iş kabul eden olmak için zengin ve itibarlı kişiler olması gerekmektedir.
- Lloyd's, Lloyd's Konseyi tarafından yönetilmektedir.

# LLOYD'S

- Yazılan primlerin tamamı bir fona yatırılmaktadır. Tüm sorumluluklar karşılanmadan dağıtım yapılamamaktadır.
- Sigortaların Lloyd's'da özel kişilere plase edilmekte fakat Lloyd's kurumuna plase edilmemektedir.
- Lloyd's'da uzun süreli hayat sigortaları dışında bütün sigorta türleri yapılmaktadır.
- Lloyd's'un hesaplarının tetkiki bağımsız denetçiler tarafından yapılmaktadır.
- Denetçilerin yetkileri çok kapsamlı ve kararları kesin kabul edilmektedir.
- Her iş kabul edenin mali sorumluluğu bütün servetiyle taahhüt edilmiştir. 1994 yılından sonra sorumluluğu sınırlı ancak diğer üyelere göre daha yüksek teminat yatırması gereken üyelere kabul edilmeye başlanmıştır.
- Bir rizikonun Lloyd's underwriter'lerine plase edilmesi ancak Lloyd's Brokeri tarafından yapılabilir.

# LLOYD'S

- Lloyd's'un 7000 üzerinde üyesi ve dünyanın belli başlı limanlarında 1500 üzeri acentesi bulunmaktadır.
- Lloyd's List, denizcilik haberlerine günlük yer veren gazete,
- Lloyd's Shipping Index, alfabetik olarak uzun yol gemilerinin özellikleri hakkında bilgi veren gazete,
- Lloyd's Loading List, yük taşımacılığı hakkında bilgi veren haftalık dergi,
- Lloyd's Law Report ise İngiltere, İngiliz Milletler Topluluğu ve ABD mahkemelerince gemicilik, sigorta havacılık ve ticaret konularında görülen davaları veren yayınları, hala devam etmektedir.

# 4, DECEMBER 1842 LLOYD'S ORIGINAL GAZETTES: İLK SAYFA



SUNDAY, NOVEMBER 27, 1842.

THIS PAPER IS PUBLISHED EARLY ON SUNDAY MORNING, CONTAINING THE LATEST INTELLIGENCE, AN EDITION FOR COUNTRY CIRCULATION MAY BE HAD ON SATURDAY.

## ADDRESS.

To the Public that may be fairly considered a plebiscite of the Newspaper press—namely, a stamped, and an incredibly low price of two pence—it becomes secondarily a few words for ourselves, and as far as our plicated arrangements will permit, of our intentions, the future conduct and character of LLOYD'S ORIGINAL GAZETTE. The Public have already been made of our illustrations, and upon that head we have it the same which has hitherto supplied that it be retained, together with so much extra ability nos of our new undertaking demands, and the great size of our Journal enables us to bring into consistory operation. The Public, who have already so regly estimated this Journal while unstamped, may need that an available purchasable illustrative talent is to render the letter-press more interesting, by a popular and exquisite charm—graphic illustration. may remark, although in no ill spirit towards that res us to stamp our Journal, that it cannot fail to cross friends and patrons, that if, while labouring for legal enactment, we were enabled to present to per, which was finding its place in thousands of the in this kingdom, as well as cheering the fire-side of mechanic, and rendering light some his hours of fa- more shall we be enabled to do now that we have des from our hands, and come forward with our news it stamp, the want of which did, to a certain extent, tions.

point, likewise, to which we will pledge ourselves early, and the more correctly and heartily, because of literature almost enforces the necessity of such y, that while we shall spare neither cash or exertion Illustrations perfect, we do not conceive, nor ever uch a conception, that the beauty of a design, and its execution, should be received by a liberal and as an excuse for literary matter that is very far below the most ordinary talent.

do this; we shall not consider our letter-press as a shy vehicle for the introduction of our illustrations, a judicious distribution of literary labour, we shall treated London Newspaper equally esteemed for the played in its case, as for the literary talent that will

and Proprietors pledge themselves that there shall a the great world of an interesting character, the d particulars of which will not be found in the pages —a pledge which they are enabled to make from the ing arrangements they have entered into. To politics, it was well said by Montaigne, that *science, but fiction a disease*. We have but one enfluence but one position—the *Anglo-saxons and usury*. We have no private interest to serve—no We enter the political ocean a free trader. Our flag and we will sail it to the coast.

our object is Hercules produce for so insignificant has hitherto been considered as "cheap to the price, but our publication has peculiarly grown news of the times, and may be considered as the most unition of an age prolific in wonders connected with ry. show doing must owe its success to two causes, it alone would suffice. It is only in the first place, of an immense capital that our Literary Phenomenon all upon an individual number. We admit that the ons would not produce the paper at anything near or offer it to the public. But we have called in the lence to our aid; and by our extensive machinery, rease, and a system of distributed labour, we are

## FURTHER PARTICULARS OF THE LOSS OF THE RELIANCE, EAST INDIAMAN.

The following are the latest particulars of the melancholy loss of life by the awful shipwreck of the *Reliance*, the previous accounts of which have appeared in the various public journals.

The survivors among the crew of the above ill-fated ship arrived in London on Thursday afternoon by the General Steam navigation Company's vessel *Magnet*, Captain *Stoek*, from *Boulogne*. The *Magnet* brings over the whole of the surviving members of the crew with the exception of *Dixon*, the carpenter, who is still detained by the consul, Mr. *Hamilton*, for the purpose of identifying the dead, only 12 bodies out of the 109 persons lost having been picked up when Captain *Stoek* left.

The subjoined statement, made by O'Neill, an intelligent foremast man, and one of the two Englishmen saved—who was on deck when the vessel struck—compiled with the following important and affecting letter, written at sea by Captain *Green* to his brother, on the 4th inst., and received since the wreck; and of another letter written by one of the mates 28 hours before the calamity occurred, and picked up on the French coast, leaves no doubt as to the circumstances under which the *Reliance* was lost.

O'Neill states that they had had remarkably thick and heavy weather for some days previous to the 12th inst., and on Friday they shortened sail and the lead was kept going. At half-past twelve at night, one of the crew, named *Thomas*, whose watch it was on the forecastle, reported that he saw lights, and soon afterwards they were distinctly observed by several others on the foreland and starboard. The second mate, Mr. *Green*, was on duty at the time, and said that those on the weather bow were a ship's lights, and added, "Hurray, boys, the light on the lee-beam is *Daugness*—we shall be in the

Downs this morning." They then steered north and were running for the *Downs*. Their course was east was given at twelve o'clock, when the look-out was put one o'clock Captain *Green* and Mr. *Walsh*, the chief deck, and the captain immediately gave orders to weigh the lead. As the vessel answered her helm the ter gave the soundings, "By the hand deep six." At the vessel was under close reefed fore and main topmast off by the wind, and gradually going round on the woman, named *Sturrow*, was at the wheel at this in- vanced round, her heel touched the bottom, and she str the mast. The shock is described by O'Neill as havin His language was "It struck me as if I had laid hold machine. The whole of the crew rushed on deck, i orders could be given the shifted slightly, and became imbedded. This motion was repeated five or six time ception, and it was the opinion of the officers that the broken by the force of the concussion. The tide was in, and the captain immediately ordered signals of dist It was the opinion of all on board that they were o coast, and the captain seeing that there was no hope ship, desired several of the crew to cut away the ma was immediately commenced, and in a few moment to the leeward with a terrific crash. The foremast and in falling broke the leg of a young midshipman, but the imminent danger of all around did not prevent crise, every attention being shown him. The fracts carefully set by the surgeons, and the poor lad was captain's cabin, where he remained until the breaking obliged some of the crew to place him on the poop, was lying in the cabin, O'Neill and two other seam



WRECK OF THE "RELIANCE."

way there, and took away a musket, a couple of pistols, and a bag of powder, with which they fired signals from the poop. O'Neill admits that those of the crew engaged in firing the signal guns got to the spirit casks, and drank to excess. Subsequently, at the captain's direction, who, according to O'Neill, manifested the greatest coolness and presence of mind, lights were placed in the moon rigging, in order to point out their position to any boats that might come

among the crew were then desired by the officers to raft, but this could not be accomplished. In fact, O'Neill admits that the crew refused to work at it. His statement is, "I don't you lend a hand? I sha'n't work if you don't." I'll beg off here. Several of the crew would refuse to rigging that had gone to leeward, where, amidst the ice



# 4, DECEMBER 1842 LLOYD'S ORIGINAL GAZETTES: SON SAYFA



CANTERBURY, FROM THE WHITSTABLE RAILWAY.

The position of the place would point it out as the first occupation of the country,—situated in a district that was probably first seized upon by the barbarian hordes of the North, and as the seat of the most ancient and most venerable rites of Druidism, shading them with the legends of the past, and as the seat of the most ancient and most venerable rites of Druidism, shading them with the legends of the past, and as the seat of the most ancient and most venerable rites of Druidism, shading them with the legends of the past.

At the Reformation, the first throbbing of the world's religions to the shrine of Becket was an older event than the Reformation itself; and from the Reformation back to the arrival of St. Augustine was three times as long a retrospect as it is from the present day to the Reformation.

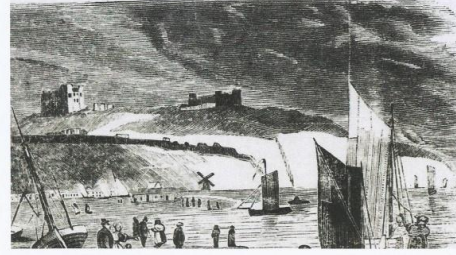
The ancient British name of Canterbury seems to have been Duroverna, which the Romans changed into Durovernum, a term formed from the British name, by smoothing it down and giving it a Latin termination. Durovernum, like Durobrivum, the Roman name of Rochester, is made up in part of the British *Duro*, water, but beyond that the etymology can hardly be traced. The town but beyond that the etymology can hardly be traced. The town but beyond that the etymology can hardly be traced.

Ever since the arrival of St. Augustine, in 597, Canterbury has been the ecclesiastical capital of England. It was, however, before this period, the chief town of the Saxon kingdom of Kent, which had been founded about the middle of the preceding century, by Hengist. Ethelbert, the Kentish King, resided here when Augustine and his monks came over; and the missionaries naturally fixed their head-quarters at the seat of the court. The city lost its secular pre-eminence on the consolidation of all England into one kingdom in the ninth century; but the revolutions of twelve hundred years have left it still the metropolis of the national church.

**DOVER CASTLE.**

on the most elevated portion of a hill to the immediately above it, forming a conspicuous landmark, and for the last 1500 years has served as the martinet to the shores of England. The long chain of white cliffs which bound the

southern shores of England, rises nearly perpendicularly from the sea to a height of more than 300 feet; and, being divided from the neighbouring hills by deep valleys on the south-west and north-east, as well as by abrupt declivities on nearly every part but the west and north-west, which has a more gentle declivity, it may be said to form a bold promontory.



said that the weapon itself was taken away from the shrine of Becket, but this tradition has probably arisen merely from the fact that it appeared in the civil confusions of Cromwell's time. THE

EMERALD OF EDWARD THE BLACK PRINCE, IN CANTERBURY CATHEDRAL.



the prince hangs on a pillar near the head of the to the other tombs in this most sacred part of the church Henry IV. and his second wife, Queen Jane of Navarre Archbishop Courtney, Cardinal Chaitillon (of the Col and Cardinal Poix. In other parts of the church are the of Archbishops Clichele, Bouchier, Walter, Peckham Ludbur, and many other personages connected with it times.

"THE OFFICE OF HIGH BAILIFF OF SOUTHWARK.—" meeting in the City on Wednesday, at which a number here of the Common Council attended, relative to the which took place at the last court on the subject of the Bailiff of Southwark, and it is believed that a strong made to assist Mr. D. Whittle Harvey an opportunity from which he was by mistake excluded on the d poll for the election. The following notice of a Petition sent," appeared upon the Court of Common Council's day, "by David Williams Wren, Esq., of Daniel Wh. Esq., praying that no further proceedings be taken with the election of the Bailiff of Southwark until the next tion of officers." It is remarked that a paper, signed who held up their hands for sending Mr. Harvey to already received the signatures of from 70 to 80 the greatest number of hands held up for either of the old who were candidates was, it will be recollected, great such a show as Mr. Harvey's paper indicates.

SOUTHERN—SOUTHWARK AND NARROW ESCAPE.— start was a most beautiful day, the wind at S.W. wh o'clock in the evening it shifted to S.E., and began to breeze. About twelve o'clock the rain fell in torrents, then blowing a strong gale, boats and vessels put off on feet fewer than nine ships driven on that dangerous an sand, the Nore. The gale at this time had increased dreadful, some drawing their anchors, running into wa yards cracking and smashing in every direction. Wj outly looked-for daylight came, the water was covere yards, masts, boats, spits, &c. A large brig, called was seen to be in a dangerous situation, when one of boats made to her, and remained by her but a little on her beam ends, and became a total wreck in a few a boat succeeded in saving the ship's crew, eight in num them safely at Southend. The Caroline brought in boat, a seaman's chest, two hammocks, &c. There w at one time, it being feared that the men had stoppe Robinson, and had gone down with her, but we ar had a soul was lost. The Duke of Wellington smask had a soul was lost.



# SIGORTA SÖZCÜKLERİNİN KÖKENİ

Türkiye'ye yabancı sermayeyle giren bir sektör olan sigortacılığın bu yönüne dair en önemli iz, sektörde kullanılan terimlerin halen çok büyük bir bölümünün Fransızca olmasıdır.

## Sigorta Sektöründe Halen Kullanılan Fransızca ve İtalyanca Sözcükler

Abonman=Abonnement (F)  
 Acente=Agente (It)  
 Aktif=Actif (F)  
 Aktüer=Actuaire (F)  
 Amortisman=Amortissement (F)  
 Anonim=Anonyme (F)  
 Antrepo= Entrepôt (F)  
 Avarya=Avaria (It)  
 Banka=Banca (It)  
 Bilanço=Bilancio (It)  
 Bordro=Bordereau (F)  
 Branş=Branche (F)  
 Büro=Bureau (F)  
 Dekont=Decompte (F)  
 Depo=Depot (F)  
 Ekspert=Expert (F)  
 Ekspertiz=Expertise (F)  
 Endeks=Index (F)  
 Endüstriyel=Industriel (F)  
 Enflasyon=Inflation (F)  
 Fon=Fonds (F)  
 Fonksiyon=Fonction (F)  
 Frekans=Fréquence (F)  
 Garanti=Garantie (F)  
 İstatistik=Statistique (F)  
 Katastrofik=Catastrophie (F)  
 Kategori=Catégorie (F)  
 Komisyon=Commission (F)  
 Konşimento=Concimento (It)  
 Konservasyon=Conservation (F)  
 Kontrat=Contrat (F)  
 Kota=Quota (F)  
 Kredi=Crédit (F)  
 Manifesto=Manifesto (It)  
 Mortalite=Mortalité (F)  
 Poliçe=Polizza (It)  
 Portföy=Portfeuille (F)  
 Prim=Prime (F)  
 Prodüktör=Producteur (F)  
 Provizyon=Provision (F)  
 Rapor=Rapport (F)  
 Reasürans=Réassurance (F)  
 Riziko=Rischio (It)  
 Rezerv=Réserve (F)  
 Tarife=Tarif (F)

Enflasyon=Inflation (F)  
 Fon=Fonds (F)  
 Fonksiyon=Fonction (F)  
 Frekans=Fréquence (F)  
 Garanti=Garantie (F)  
 İstatistik=Statistique (F)  
 Katastrofik=Catastrophie (F)  
 Kategori=Catégorie (F)  
 Komisyon=Commission (F)  
 Konşimento=Concimento (It)  
 Konservasyon=Conservation (F)  
 Kontrat=Contrat (F)  
 Kota=Quota (F)  
 Kredi=Crédit (F)  
 Manifesto=Manifesto (It)  
 Mortalite=Mortalité (F)  
 Poliçe=Polizza (It)  
 Portföy=Portfeuille (F)  
 Prim=Prime (F)  
 Prodüktör=Producteur (F)  
 Provizyon=Provision (F)  
 Rapor=Rapport (F)  
 Reasürans=Réassurance (F)  
 Riziko=Rischio (It)  
 Rezerv=Réserve (F)  
 Tarife=Tarif (F)

Nearly all of the insurance companies operating in the Ottoman Empire were companies that had been founded abroad and were funded by foreign capital, and when they had then set up local branches there. The first insurance company to be directly established in the empire was the Ottoman General Insurance Company (Osmanlı Sigorta Şirketi-1 Umumiyesi), which began operating in Istanbul in 1892. This company, whose shareholders were the Ottoman Bank, the Tobacco Régie and the Administration of the Ottoman Public Debt (Duyun-ı Umumiye İdarəsi) was followed in 1911 by the National Reserve Life Insurance Company (İhtiyat-ı Milli Hayat Sigorta Osmanlı Anonim Şirketi). In 1917, the İtibar-ı Milli (National Trust) Company bought the Ottoman General Insurance Company and in its place, established the Ottoman National General Insurance Company (Osmanlı Milli Sigorta Şirketi-1 Umumiyesi) in 1918. In 1920, this company would be known as the Istanbul General Insurance Company (İstanbul Umum Sigorta Şirketi). The Turkish National Insurance Company (Türkiye Milli Sigorta Şirketi) was founded in 1917 as well, followed by the National Union Ottoman Insurance Company (İttihad-ı Milli Osmanlı Sigorta Şirketi) in 1918.