

# ANNUAL REPORT 2011



**TARSİM**  
AGRICULTURAL INSURANCE POOL

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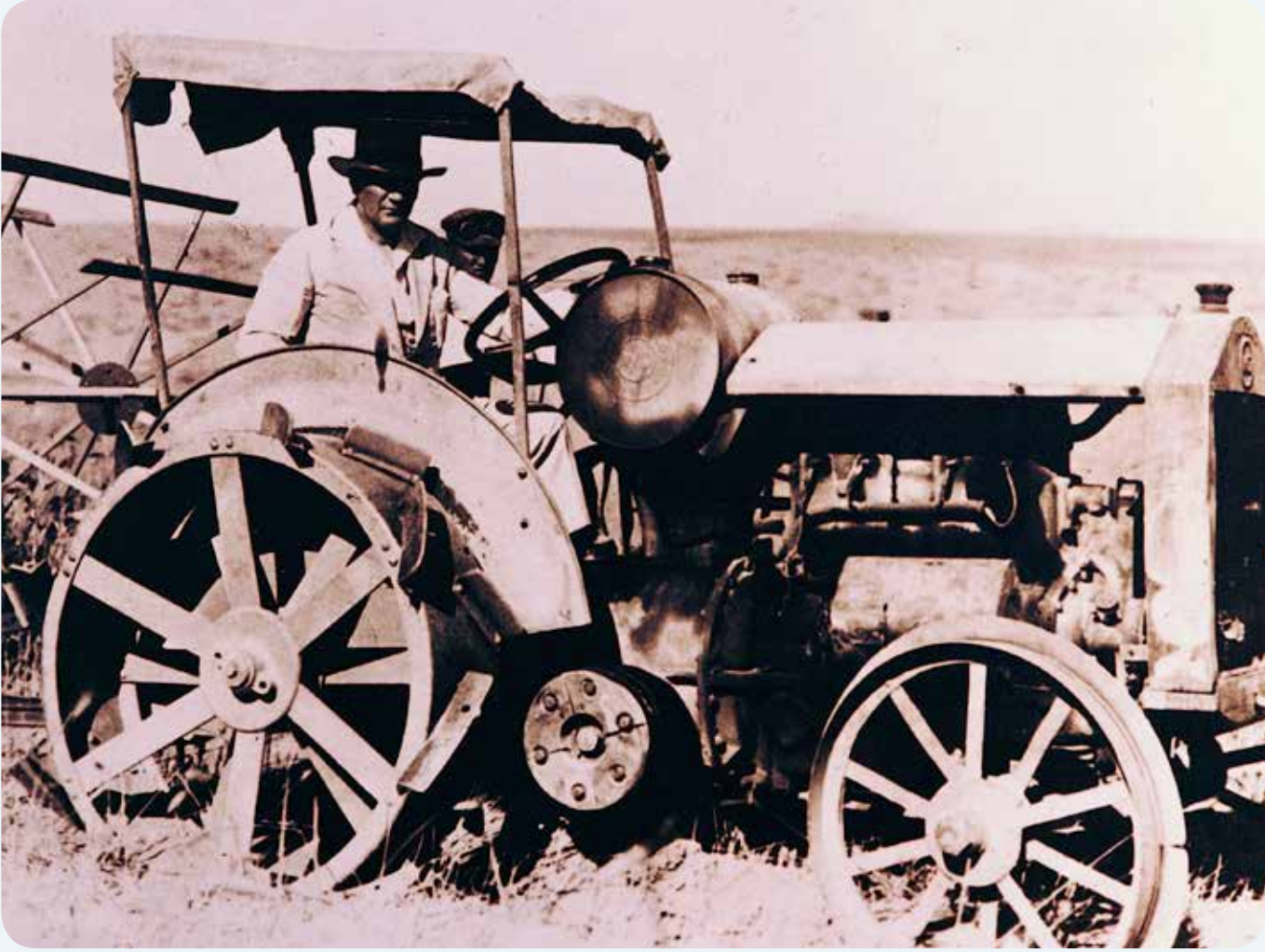
# THE MOST COMPREHENSIVE INSURANCE COVER **TO THE TURKISH AGRICULTURAL SECTOR...**

## **MISSION**

It is intended by the Agricultural Insurance Act to rapidly conduct such practices for ensuring the Agricultural Insurance to be promoted and popularized and protecting producers from natural disasters and other possible risks without any mistake.

## **VISION**

Being a corporation with an ability to provide the most comprehensive insurance cover to each region of our country where agricultural production is made, to each agricultural product, which gained our farmer's trust and is held up as a model.



“Basis of the national economy is agriculture. Therefore, we attach a great importance to agriculture. The scheduled and practical activities to extend villages shall facilitate achievement of this goal.”

*M. Atatürk*

Mustafa Kemal Atatürk - 1937

## MR. RECEP TAYYİP ERDOĞAN, THE PRIME MINISTER OF REPUBLIC OF TURKEY



“We may not develop Turkey without developing the Turkish agriculture.”

A handwritten signature in black ink, which appears to be 'R. Erdoğan'.

Recep Tayyip Erdoğan - 2007  
The Prime Minister of Republic of Turkey

## MESSAGE FROM MR. MEHMET MEHDİ EKER, THE MINISTER OF FOOD, AGRICULTURE AND LIVESTOCK OF REPUBLIC OF TURKEY



WITHIN THE SCOPE OF THE STRUCTURAL ALTERNATION AND TRANSFORMATION REALIZED IN THE AGRICULTURAL SECTOR; THE "AGRICULTURAL INSURANCE ACT" NO. 5363 WHICH WE MAY CONSIDER AS A REVOLUTION IN THE AGRICULTURAL FIELD IN OUR HISTORY OF THE REPUBLIC WAS ADOPTED IN TBMM (THE GRAND NATIONAL ASSEMBLY OF TURKEY) AND PUBLISHED AT THE OFFICIAL GAZETTE AND CAME INTO FORCE ON JUNE 21, 2005.

Activities of the Ministry of Food, Agriculture and Livestock of Republic of Turkey concern both the producer section and entire consumer section of the society by the sector. In other words, the activities in this sector are associated with almost all fields and people of life.

In recent years, our Agricultural Sector displayed a growth of 4.3%, 3.6% and 2.4% in years of 2008, 2009 and 2010, respectively, and positively contributed in general economy despite the crises experienced throughout the world.

National Income of Turkey reached 734.9 Billion Dollars in 2010 and 8.4% of it, which is equal to 62 Billion Dollars, is represented by agricultural incomes. In other words, while agricultural GDP was 23.7 Billion Dollars in 2002, it increased to 62 Billion Dollars in 2010. These values are important since they show that lesser people produce more and productivity increased in an unchanged sector with a limited field of activity/ area like agriculture. Likewise, while national income per capita was about 1.000 Dollars in the agricultural sector in 2002, this figure increased to 3.566 Dollars as of 2010.

Turkey had an agricultural income equal to 23.7 Billion Dollars in 2002; however, it was the 11th country among approximately 190 countries in the world in terms of agricultural economic size. Our country, which has an agricultural GDP equal to 62 Billion Dollars, recently has been the 7th major agricultural power of the world. It is the 4th country in Europe and has been the first country of Europe overtaking the countries, which are strong in agricultural aspect such as France, Spain and Italy. This reached level is also included in the report published by OECD in 2011.

While percentage of the agricultural sector within the total employment was 25.2% in 2010, this figure reached 6 Million 143 thousand by increasing by 460 thousand people and its percentage reached 25.5% in 2011. Number of employees increased by 1 Million 56 thousand people in the sectors other than agriculture.

Compared to the last year, the increase in the agricultural employment is another indicator of a growth and development in the sector.

Examining the growth figures for the first 9 months of 2011, they indicate that the year of 2011 will also be completed with growth in agriculture. Thus, a trend of growth will have been realized in 7 of the last 8 years in the sector. In this case, we may say that the years of 2004-2011 have been the most stable years of the last 50 years in terms of agricultural production and development.

As is known, agriculture is an activity/sector mostly carried out in open areas and is considerably affected from the geographical conditions and natural conditions. It is possible to reduce dependency of agriculture on the natural conditions by meeting agriculture with more advanced technologies in a sense. The Turkish agriculture displayed a continued growth in the last 8 years except for the year of 2007 when a severe drought was experienced and this situation is important since it indicates that dependency on the natural conditions decreased gradually in the sector and that technological agriculture has developed.

The most important reason of this achieved development is efficiency of the agricultural policies and equipment applied consistently and structural change and transformation realized in the agricultural sector.

Under this structural change and transformation realized in the agricultural sector, the "Agricultural Insurance Law" No. 5363, which we may consider as a

revolution in the agricultural field in our history of the Republic has been adopted on the Grand National Assembly of Turkey and has come into force upon publishing at the Official Gazette on June 21, 2005. With this implementation, the State has started to give premium support to any producers, farmers and growers who take out agricultural products insurance and excess of loss support to the System if required.

"Agricultural Risk Management" gained a new dimension and speed with the Law and the rules for application of the State Supported Agricultural Insurance were determined to ensure indemnification of any losses to be incurred by producers due to the risks stated in the law and provide premium support.

For ensuring the agricultural insurance to be a permanent and sustainable system, it is required to take care of their development in a controlled manner. After required insurance information and data is obtained by experiences to be gained from implementations; type and scope of risks covered and likely to be covered may be extended provided that;

- The insurance principles and techniques shall be respected;
- Similar practices and reinsurance agreements and facilities in the world shall be considered;
- Budget facilities shall not be disregarded;
- Particular technical analyses and calculations shall be made.

Our Agricultural Insurance System aims at developing and popularizing the system by creating controlled, predictable and computable projects with non-populist, realistic approaches on a sustainability basis.

We hope the State Supported Agricultural Insurance System (TARSİM) that we have put into practice in Turkey to serve to our farmer and agricultural sector for long years.

I thank all people, entities and parties who contributed in the Agricultural Insurance System (TARSİM) which is one of the successful examples of cooperation of the State, Private Sector and Non-Governmental Organization and wish them to continue their success.

**Mehmet Mehdi EKER**

Republic of Turkey, Minister of Food, Agriculture and Livestock

## MESSAGE FROM MR. İBRAHİM H. ÇANAKÇI, REPUBLIC OF TURKEY PRIME MINISTRY UNDERSECRETARY OF TREASURY



THE STATE SUPPORTED AGRICULTURAL INSURANCE HAS DISPLAYED A RAPID DEVELOPMENT AS FROM 01/06/2006 BEING THE EFFECTIVE DATE OF THE SYSTEM. ITS TOTAL PRODUCTION REACHED 441 MILLION TL AND TOTAL PAID INDEMNITY REACHED TO THE LEVEL OF 210 MILLION TL IN 2011.



The State Supported Agricultural Insurance which has completed the fifth year in our country this year has continued to play an effective role in recovery of material losses incurred due to various reasons and ensuring agricultural production to be sustainable by providing our farmers with a significant cover in 2011 as well.

With the State Supported Agricultural Insurance System, State support is provided for insurance premium payable by farmers on the one hand and contributions have been made in popularizing the agricultural insurance, increasing types of coverage and insurance scope, standardizing insurance practices on the other hand. In this framework, it has been continued to progressively offer coverage for many risks which may not be provided or may be provided at a limited level in the past.

In addition to flood risk started to be provided for crops and greenhouses in 2010, frost risk in flowering period for fruits was also included in the coverage in 2011 and livestock insurance has been extended ensuring sheep and goats to be covered by the State Supported Agricultural Insurance as effective from 2011. Furthermore, many activities were arranged at a country and regional level for promotion of all agricultural insurance offered and making the insurance widespread.

In this way, a considerable growth was achieved in these insurance in 2011 and premium production increased from 185 Million TL to 441 Million TL with an increase by 138% after the State Supported Agricultural Insurance was rendered to meet needs of our farmers to a great extent and was familiarized and adopted by our farmers. Based on this, a substantial increase also occurred in the amount of indemnity paid to the Insured for their losses during the year and total indemnity amount paid in 2011 increased by 114 Million TL to 210 Million TL with an increase by 84%.

Considering the total coverage amount provided by the State Supported Agricultural Insurance, it is understood more that Insurance facility provided to our farmers is very important. Likewise, total coverage amount provided to our farmers in 2011 was approximately 7 Billion TL. Effects of agricultural disasters on the public finance have become more predictable thanks to this coverage and recovery of possible losses from the insurance and It was ensured for our farmers to transfer major risks they have difficulty in covering alone to the insurance system in consideration of reasonable premiums through the State premium support.

The developments provided in the last five years and results obtained present a great significance both for the agricultural insurance and the insurance sector in general. It would not be wrong to expect these developments to accelerate more and role of insurance to increase gradually in the future years.

Our Undersecretariat will continue to perform required activities with the stakeholders in the public and private sector for development and growth of the agricultural insurance hereupon like it is up to date.

I hereby thank all of the parties who contributed in development of the State Supported Agricultural Insurance System.

**İbrahim H. Çanakçı**

Republic of Turkey, Prime Ministry, Undersecretary of Treasury

# BOARD OF DIRECTORS OF THE AGRICULTURAL INSURANCE POOL



**Dr. Ramazan Kadak**  
Chairman

He graduated from Fırat University, Faculty of Veterinary. He served as a veterinary surgeon in Karacabey Studfarm for a short period. He won the exam for assistants in Fırat University, Faculty of Veterinary in the same year and was appointed to the Zootechnics department as an Assistant.

He completed his doctorate in 1983. Following doctorate, he voluntarily left the University in 1983 and served as an independent veterinary Surgeon in the district of Ortaca, city of Muğla. After independent service for about 5 years, he returned to his public service upon the offer from T.R. Ministry of Food, Agriculture and Livestock in 1987 and was appointed as a Manager to the Livestock Central Research Institute, newly established in Konya, to serve for approximately 10 years.

He was commissioned as an loss adjuster in the T.R. Ministry of Food, Agriculture and Livestock in 1996 and then he was appointed as a Deputy Undersecretary. Following this service for about 1 year, he performed various tasks in T.R. Ministry of Food, Agriculture and Livestock due to new assignments. He was again appointed as the Deputy Undersecretary in 2003. Dr. Kadak who has agriculture and livestock experience for 32 years still continues this activities on the same position. He has been the Chairman of Board of Directors of the Agricultural Insurance Pool since 2006.



**Dr. Ahmet Genç**  
Deputy Chairman

He graduated from Ankara University, Faculty of Political Sciences, Department of Public Management. He completed his postgraduate in Economy in the US Northeastern University. After he served as the Assistant Expert, Expert and Branch Manager in T.R. Prime Ministry Undersecretariat of Treasury, General Directorate of Banking and Exchange, Banking Department for 12 years since 1985, he was transferred to the General Directorate of Insurance and served as the Branch manager, Head of the Department, Deputy General Manager and General Manager and he still serves on this position. He has been the Deputy Chairman of Board of Directors of the Agricultural Insurance Pool since 2006.



**Ali Karaca**  
Board Member

He graduated from Atatürk University, Faculty of Agriculture, Department of Farm Plants. Karaca who has an experience in the agricultural sector for 32 years served on various senior positions in T.R. Ministry of Food, Agriculture and Livestock and he still serves as the general manager in the General Directorate of Agricultural production and Development. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2008.



**Murat Kayacı**  
Board Member

Kayacı who graduated from Hacettepe University, Faculty of Economic and Administrative Sciences, Department of Finance completed his postgraduate in the US Michigan State University in Economy. Kayacı, who served as the Ass. Treasury Expert, Treasury Expert and Branch manager in T.R. prime Ministry Undersecretariat of Treasury was commissioned as a consultant in the Organization of Economic Cooperation and Development (OECD) Corporate and Financial Affairs Directorate for one year. Kayacı who has an experience in the insurance sector for 14 years still serves as the Head of Department in T.R. Prime Ministry Undersecretariat of Treasury, General Directorate of Insurance and is also a member of Board of Directors of the Turkish Insurance Institute Foundation. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2008.



**Vedat Koç**  
Board Member

He graduated from Kütahya Management Sciences Faculty based in Eskişehir Economic and Commercial Sciences Academy. He completed his postgraduate in the Department of Business Management in Sakarya University, Social Sciences Institute. He served as a director in private sector and officer in Adapazarı Municipality between the years of 1983-1988 and as the Inspector, Regional Director and Deputy General Manager in the Agricultural Credit Cooperatives of Turkey where he started to serve in 1988 for 16 years. He acted as the Deputy Chairman of Board of Directors and Board member in Gübretaş in different years and as the Chairman Board of Directors and Board member in the feed companies. He started to serve as the Ass. Secretary General in TZOB at the beginning of 2004. He still works as the Ass. Secretary General. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2011.



**Erhan Tunçay**  
Board Member

He graduated from Boğaziçi University, Department of Business Administration. Tunçay who has experience in the banking sector for 10 years and insurance sector for 12 years served as a director in Garanti Bankası, Garanti Sigorta, Garanti Emeklilik and KALDER. He still serves in the top management of the Turkish Loydu Foundation, TCIP, Insurance Arbitration Commission, Assurance Account, Insurance Educational Center, Turkish Insurance Institute Foundation firms and as the Secretary General of the Association of the Insurance and Reinsurance Companies of Turkey. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2009.



**A. Bülent Bora**  
Board Member

He graduated from Ankara Economic and Commercial Sciences Academy, Department of Accounting. Bora, who has started his working life as the Ass. Inspector in the Armed Forces Pension Fund has served as the general manager in the insurance sector for long years and has been serving as the General Manager in Tarım Sigortaları Havuz İşletmesi A.Ş. since 2005. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2006.



# CORPORATE STRUCTURE

THE AGRICULTURAL  
SECTOR WHICH HAS  
ACHIEVED A SUSTAINABLE  
GROWTH AS A RESULT  
OF DECISIVE, REALISTIC  
POLICY AND ACTIVITIES  
WILL ALSO PLAY AN  
EFFECTIVE ROLE IN  
DEVELOPMENT OF TURKEY  
IN THE FOLLOWING  
PERIOD.



# ROLE OF THE AGRICULTURAL SECTOR IN ECONOMY

Agricultural sector in Turkey maintains its strategic role and function in the economy due to the basic reasons of meeting foodstuff requirements of the population, its contribution in the national income and employment, meeting raw material requirement of industry based on agriculture, providing a particular section of the population with employment opportunity, its significant and positive effects on prevention of external dependence and balance of payments etc.

Significance of the agricultural sector in economy is resulted from relation of agricultural production with general employment, foreign trade and other sectors of economy.

Contribution of the agricultural sector in economy, in other words, its place in economy is determined by the agricultural gross domestic product (GDP). Share of GDP in the general economy is essential in revealing magnitude and significance of this contribution.

GDP is the basic measure of economy in production of goods and service. Production of goods and service related to agriculture, however, puts forth performance of economy in terms of the agricultural sector. This performance shows only production aspect of agriculture. Contribution of the agricultural sector in service production and other sectors of economy reveals importance of agriculture within general economy.

**Table: Share of the Agricultural GDP within General Economy (at current prices)**

Years	Share of Agriculture GDP in general GDP (%)	Years	Share of Agriculture GDP in general GDP (%)
1999	10,5	2005	9,4
2000	10,1	2006	8,2
2001	8,8	2007	7,6
2002	10,3	2008	7,6
2003	9,9	2009	8,3
2004	9,5	2010	8,4

Source: TurkStat.

National income of Turkey reached 734.9 Billion Dollars in 2010 and 8.4% of it, namely 62 Billion Dollars were represented by agriculture. Namely, agricultural GDP increased from 23.7 Billion Dollars

in 2002 to 62 Billion Dollars in 2010. These values are important as they indicate us that lesser people produce more and productivity has increased in a sector with a field of activity unchanged in terms of magnitude like agriculture. Moreover, income per capita in agriculture was about 1.000 Dollars in 2002; however, it increased to 3.566 Dollars as of 2010.

About 35% of the working people were working in agriculture in 2002; however, approximately 25% of working people, corresponding to nearly 5.7 Million people, work in the agricultural sector in Turkey today. Namely, 1/3 of the population earns their keep with agricultural activities. In other words, one of each 4 working people works in agriculture.

Most part of the industrial plants in our country use the agricultural products as a raw material. This situation has a great importance in the industrial development.

Today, agriculture is one of the sectors which have come to the forefront in Turkey and has been a sector having a voice in the global agriculture and competitive in a global scale since;

- It is the 7th major agricultural economy of the worlds;
- It is included among the top 5 countries in the world in production of more than 20 products;
- It exports 1530 different agricultural products to 177 countries.

The agricultural sector which has been established on sound foundations with decisive, realistic policy and activities and meets food requirement of 74 Million people of us and approximately 30 Million tourists with the sustainable growth trend achieved by it and also realizes export with a value of 12.7 Billion Dollars will, no doubt, also maintain its effective role in development of economy and Turkey in the following future. Agricultural products such as nut, citrus fruits, cotton, tobacco, oil products, olive and tea have an important place in our export.

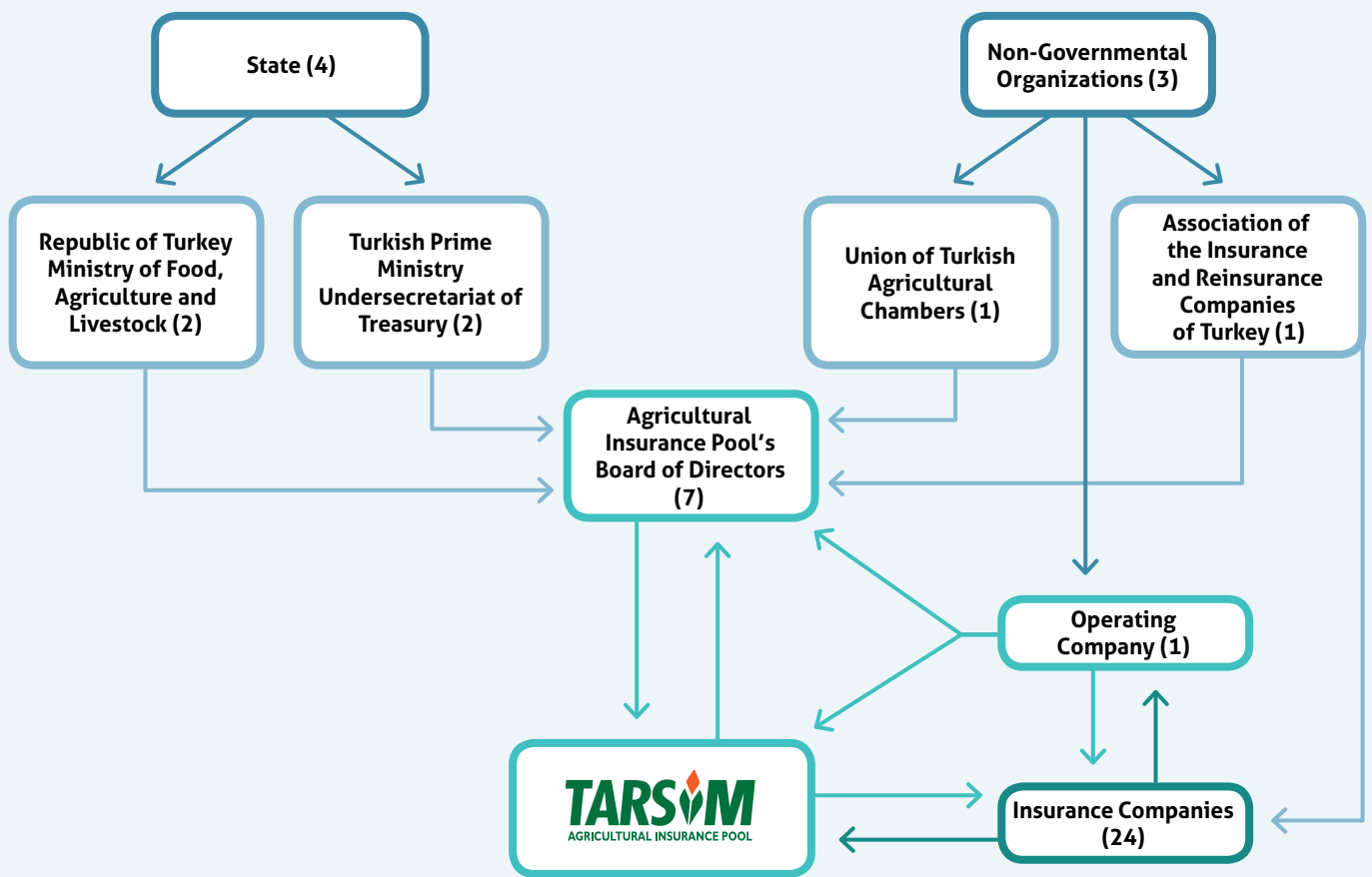
On the other hand, the agricultural sector is a sector with a major significance with its contribution in our country's economy in addition to production of raw material and agricultural industry. Furthermore, social and economical contribution of agriculture in general employment is also another important issue which must be considered.

# CORPORATE PROFILE

## Cooperation between the State, Private Sector and Non-Governmental Organizations

The Agricultural Insurance Pool (TARSİM) is administered by a Board of Directors including representatives from Republic of Turkey Ministry of Food, Agriculture and Livestock, Turkish Prime Ministry Undersecretariat of Treasury, the Union of Turkish Agricultural Chambers, Association of the Insurance and Reinsurance Companies of Turkey and Operating

Company. In this way, all related parties are ensured to be represented at the highest level. The State Supported Agricultural Insurance System is one of the best examples of cooperation between the state, private sector and non-governmental organizations. In short, this system which is named as TARSİM consists of the Agricultural Insurance Pool and secretariat of this pool and Operating Company which is responsible for managing all works and procedures.



# CORPORATE GOALS

The Agricultural Insurance Pool (TARSİM) which is the only representative of the State Supported Agricultural Insurance in Turkey has determined its corporate goals in the framework of the following titles for the purpose of taking firm steps toward the future:

- Being perceived as a model and reputable organization with high popularity and recognition in the agricultural section,
- Being one of the leaders and model representatives of the insurance pool system applied in various countries of the world,
- Being one of the model corporations of our country in terms of cooperation of the state, private sector and non-governmental organizations (NGO),
- Ensuring the Agricultural Insurance to be widespread in Turkey,
- Having a strong infrastructure network by benefiting from the best practices of information systems and technology and making all investments required for this case immediately,
- Being able to create and apply a total assurance system to cover all agricultural risks,
- Sharing its experience and knowledge with other insurance pool systems and offer them to their service,
- Ensuring a regional and product-based risk map of Turkey to be prepared in the field of agriculture, establishing the most effective tariff system with this risk map,
- Creating a technical infrastructure appropriate for the most fair price application among the insured people,
- Ensuring any loss incurred by the farmer to be settled as soon as possible by accelerating the processes for loss adjustment and indemnity payments,
- Ensuring the farmer and other stakeholders to be conscious with trainings and promotional activities,
- Following developments related to agricultural insurance in the world closely, taking the countries developed in this regard as an example, being a model for the developing countries,
- Following promotional activities in its field in and out of the country closely,
- Following the international risk transfer market closely, developing relationships and implementing joint projects,
- Ensuring any problems and issues suffered in respect of the process to be minimized, being in an effective and result-oriented communication with the farmer.





## THE COMPANIES AUTHORIZED TO EXECUTE INSURANCE CONTRACT FOR AND ON BEHALF OF THE AGRICULTURAL INSURANCE POOL\*



The Agricultural Insurance Law No. 5363 rules that the secretariat and all affairs and activities of the Agricultural Insurance Pool (TARSİM) will be managed by an Operating Company participated by the insurance companies participated in this Pool with equal shares.

Thus; 24 Insurance Companies with their names written above are partners in Tarım Sigortaları Havuzu İşletmesi A.Ş. (Operating Company) with equal shares.

\* The companies are listed in alphabetical order.

# THE PREMIERS IN THE STATE SUPPORTED AGRICULTURAL INSURANCE

## JUNE 21, 2005

The Agricultural Insurance Law No. 5363 has come into force after being published at the Official Gazette and the Agricultural Insurance Pool (TARSİM) was established.

## OCTOBER 24, 2005

Tarım Sigortaları Havuz İşletmesi A.Ş. (Operating Company) was established to manage secretariat and all affairs and activities of the Agricultural Insurance Pool (TARSİM).

## JANUARY 16, 2006

The Board of Directors of the Agricultural Insurance Pool (TARSİM) was appointed by the Minister of Food, Agriculture and Livestock of Republic of Turkey.

## JANUARY 27, 2006

The Board of Directors of the Agricultural Insurance Pool (TARSİM) held its first meeting in Ankara.

## JUNE 01, 2006

The Crop Insurance and Livestock Insurance applications were initiated.

## JUNE 06, 2006

The "Policy Delivery Ceremony" was realized where the representative policies were submitted to the producers. The Minister of State Responsible for Treasury Mr. Ali Babacan, the T.R. Minister of Food, Agriculture and Livestock Mr. Mehmet Mehdi Eker, TBMM (The Grand National Assembly of Turkey) Chairman of Agriculture, Forest and Rural Affairs Commission and Adana Member of Parliament Mr. Prof. Dr. Vahit Kirişçi, the members of Parliament, The Agricultural Insurance Pool (TARSİM) Chairman of Board of Directors Mr. Dr. Ramazan Kadak, the Association of the Insurance and Reinsurance Companies of Turkey, Chairman of Board of Directors Mr. Hulusi Taşkıran, the Union of Turkish Agricultural Chambers, Chairman of Board of Directors Mr. S. Şemsi Bayraktar, representatives of farmers, non-governmental organizations, insurance sector and media participated in the ceremony arranged in Ankara.

## JULY 21, 2006

The first regional publicity meeting was held in Tekirdağ. Regional publicity meetings continued with a great participation in various provinces on future dates.

## AUGUST 23-27, 2006

A meeting was realized with the producers in Agroistanbul Fair for the first time.

## SEPTEMBER 01, 2006

The applications of Greenhouse Insurance and Poultry Insurance were initiated.

## JANUARY 05, 2007

"Frost" risk for fruits was Included Into the scope of cover.

## MARCH 16, 2007

The risk of "Brucellosis" and "Baby Deaths Within One Week Following Birth" was covered by the Livestock Insurance.

## JULY 01, 2007

The application of Aquaculture Insurance was initiated.

## NOVEMBER 25-26, 2007

A General Evaluation and Communication Meeting was held in Antalya for the Agricultural Insurance Pool, Crop Insurance Loss Adjusters for the first time.

### **JUNE 01-02, 2008**

A General Evaluation and Communication Meeting was held in Ürgüp for the Agricultural Insurance Pool (TARSİM), Livestock Insurance Loss Adjusters for the first time.

### **AUGUST 01, 2008**

The first "Annual Report" including two-year data of the Agricultural Insurance Pool (TARSİM) for the years of 2006 and 2007.

### **NOVEMBER 01-02, 2008**

A seminar was arranged titled "Aquaculture Insurance and Risk Management" with the globally known trainers for the Agricultural Insurance Pool (TARSİM), Aquaculture Insurance Loss Adjusters in Çeşme.

### **NOVEMBER 08, 2008**

A "Stakeholders Evaluation Meeting" was held with the insurance companies and agents in Istanbul for the purpose of developing the Agricultural Insurance Pool (TARSİM), State Supported Agricultural Insurance System and current practices.

### **DECEMBER 04-06, 2009**

A publicity meeting was held in Antalya for agents of the insurance companies authorized to issue agricultural insurance policy.

### **JANUARY 01, 2010**

The risk of "Flood " was covered by the Crop Insurance and Greenhouse Insurance.

### **DECEMBER 03-05, 2010**

A "General Evaluation and Communication Meeting" was held in Antalya for the Crop Insurance and Livestock Insurance loss adjusters.

### **JANUARY 01, 2011**

The risk of frost in flowering period was covered by the Crop Insurance. Fattening cattle was covered by the Livestock Insurance.

### **MAY 01, 2011**

The Sheep & Goats were covered by the Livestock Insurance.

### **JUNE 22-24, 2011**

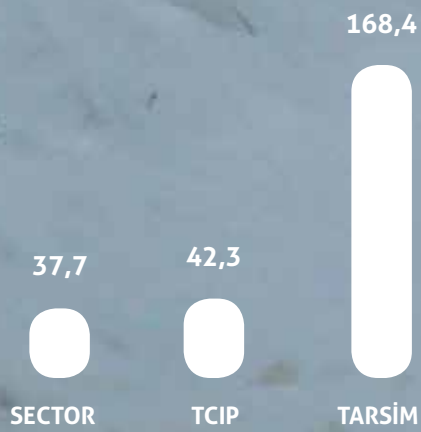
TARSİM for the first time has hosted the International Loss Adjustment organization which is realized by the International Association of Agricultural Product Insurers (AIAG) in a different country every year.

### **DECEMBER 01, 2011**

The application of Policy/Loss Query was implemented allowing the producers for directly accessing to their policy and loss details and following terms of loss payments.



5-YEAR GROWTH RATES  
(BY NUMBER OF POLICIES, %)



5-YEAR GROWTH RATES  
(BY PREMIUM PRODUCTION, %)





**IN 2011  
IN AGRICULTURAL  
INSURANCE**

**INCREASE IN NUMBER OF  
POLICIES BY**

**58%**

**INCREASE IN SUM  
INSURED BY**

**75%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**138%**

# OVERVIEW OF THE AGRICULTURAL INSURANCE

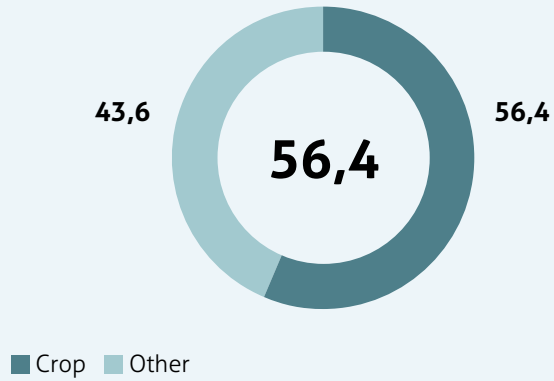
Total premium production in the Agricultural Insurance reached 441 Million TL in 2011 with an increase by 138% compared to the previous year. The Crop Insurance has the highest share in total premium production by 56.4%.

## CROP INSURANCE



Share of premium production of the Crop Insurance, which increased by 161.7%, in total is 56.4%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCES (%)

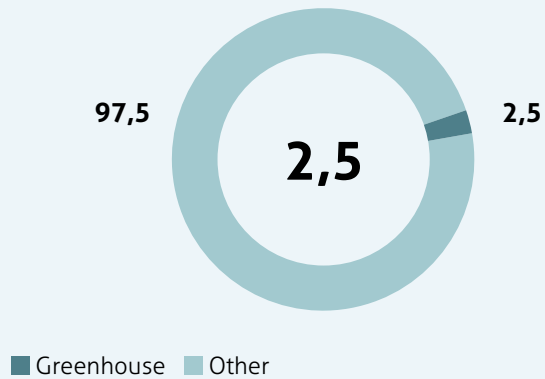


## GREENHOUSE INSURANCE



Share of premium production of the Greenhouse Insurance, which increased by 93.1%, in total is 2.5%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCES (%)

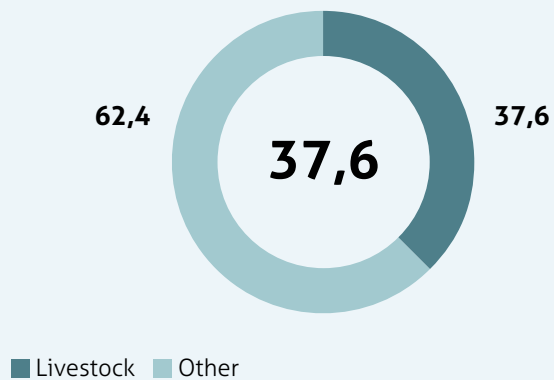


## LIVESTOCK INSURANCE



Share of premium production of the Livestock Insurance, which increased by 105.3%, in total is 37.6%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCES (%)

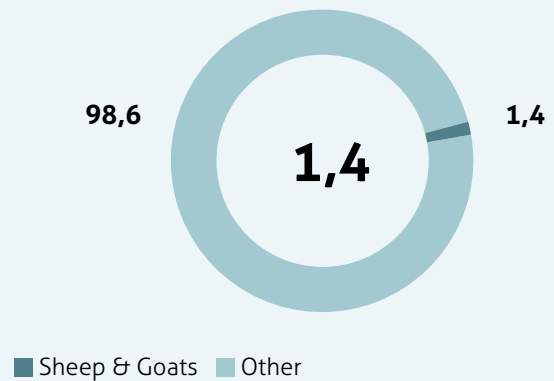


## SHEEP & GOATS INSURANCE



Share of the Sheep & Goats Insurance, effective as from 2011, in total premium production is 1.4%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCE (%)

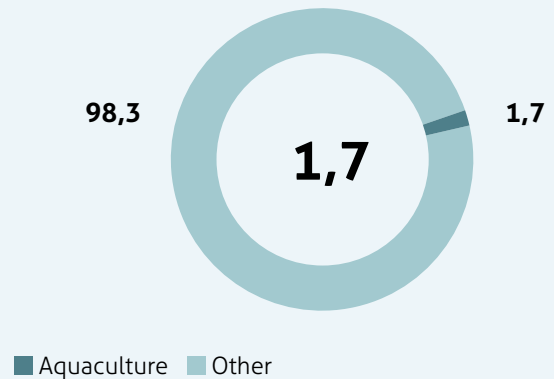


## AQUACULTURE INSURANCE



Share of the Aquaculture Insurance which displayed an increase by 192.2% in total is 1.7%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCE (%)

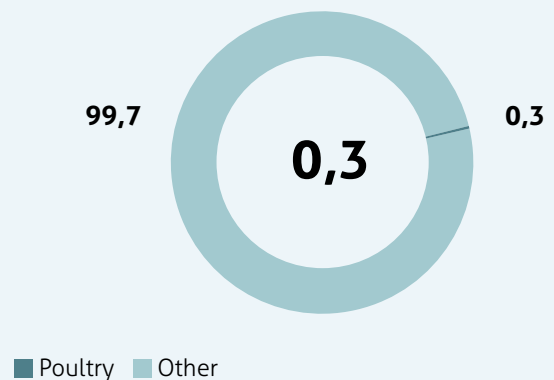


## POULTRY INSURANCE



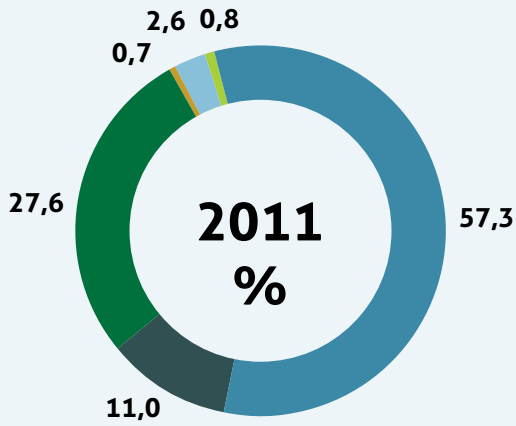
Share of the Poultry Insurance which displayed an increase by 12.4% in total is 0.3%.

SHARE IN TOTAL PREMIUM PRODUCTION OF AGRICULTURAL INSURANCES (%)



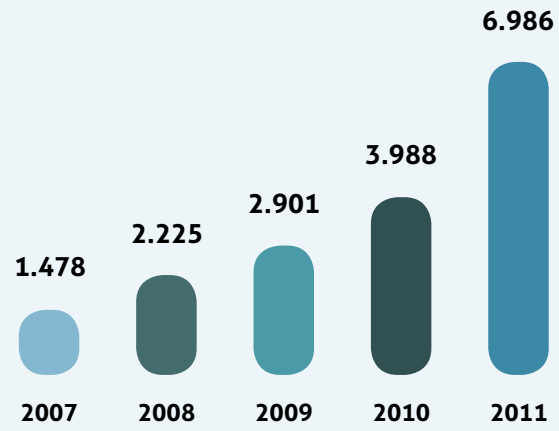
# SUM INSURED

**BREAKDOWN OF SUM INSURED BY BRANCHES (2011-%)**



■ Crop 
 ■ Greenhouse 
 ■ Livestock  
■ Sheep & Goats 
 ■ Aquaculture  
■ Poultry

**DEVELOPMENT OF SUM INSURED BY YEARS (TL MILLION)**



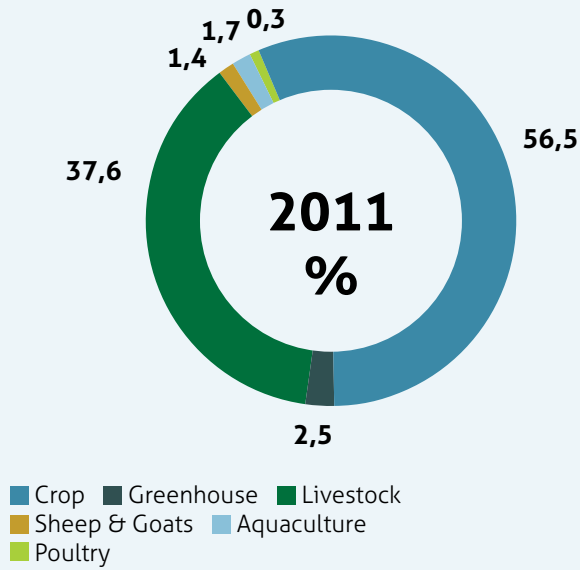
Name of Branch	Sum Insured (TL)				
	2007	2008	2009	2010	2011
<b>Crop</b>	1.094.986.778	1.573.804.574	2.000.811.283	2.502.511.446	4.003.686.046
<b>Greenhouse</b>	184.314.485	315.508.650	421.836.052	414.072.957	766.305.824
<b>Livestock</b>	168.442.569	264.314.417	410.542.267	959.597.418	1.930.406.314
<b>Sheep &amp; Goats (*)</b>	-	-	-	-	46.251.653
<b>Aquaculture</b>	18.471.999	46.341.370	46.738.519	67.094.745	182.021.107
<b>Poultry</b>	12.198.822	25.002.594	20.631.496	44.589.963	57.637.755
<b>Total</b>	<b>1.478.414.653</b>	<b>2.224.971.605</b>	<b>2.900.559.617</b>	<b>3.987.866.529</b>	<b>6.986.308.699</b>

(\*) Sheep & Goats have been covered as of May 01, 2011.

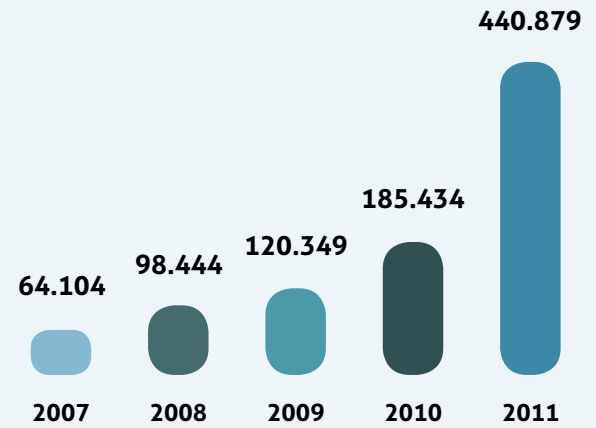


# PREMIUM PRODUCTION

**BREAKDOWN OF PREMIUM PRODUCTION BY BRANCHES (2011-%)**



**DEVELOPMENT OF PREMIUM PRODUCTION BY YEARS (TL THOUSAND)**

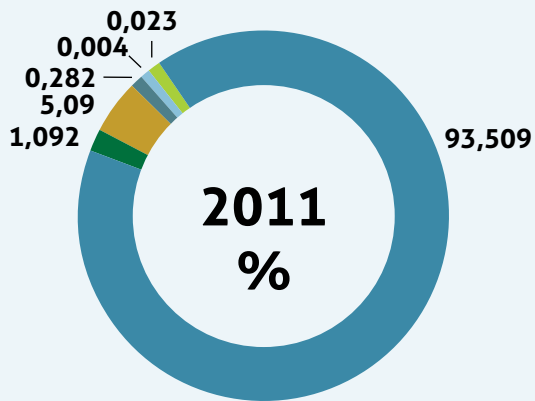


Name of Branch	Premium production (TL)				
	2007	2008	2009	2010	2011
<b>Crop</b>	46.775.114	72.668.851	81.076.489	95.090.574	248.828.640
<b>Greenhouse</b>	1.990.538	3.758.149	4.472.491	5.775.840	11.152.748
<b>Livestock</b>	14.197.460	20.089.686	32.838.346	80.763.074	165.800.932
<b>Sheep &amp; Goats (*)</b>	-	-	-	-	6.288.201
<b>Aquaculture</b>	798.243	1.166.332	1.448.539	2.520.767	7.366.428
<b>Poultry</b>	342.224	760.531	512.816	1.283.489	1.442.074
<b>Total</b>	<b>64.103.579</b>	<b>98.443.549</b>	<b>120.348.681</b>	<b>185.433.744</b>	<b>440.879.023</b>

(\*) Sheep & Goats have been covered as of May 01, 2011.

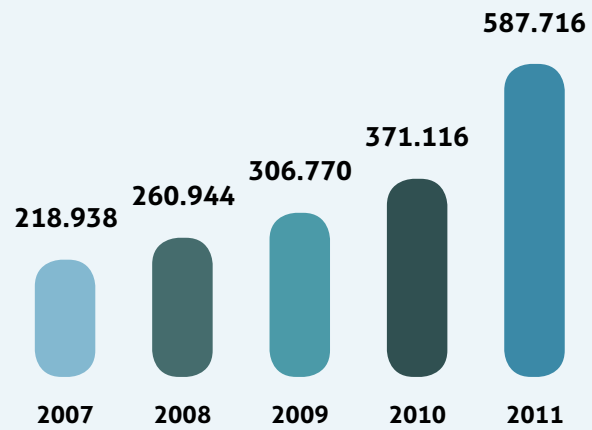
# NUMBER OF POLICIES

**BREAKDOWN OF NUMBER OF POLICIES BY BRANCHES (2011-%)**



■ Crop 
 ■ Greenhouse 
 ■ Livestock  
■ Sheep & Goats 
 ■ Aquaculture  
■ Poultry

**DEVELOPMENT OF NUMBER OF POLICIES BY YEARS**

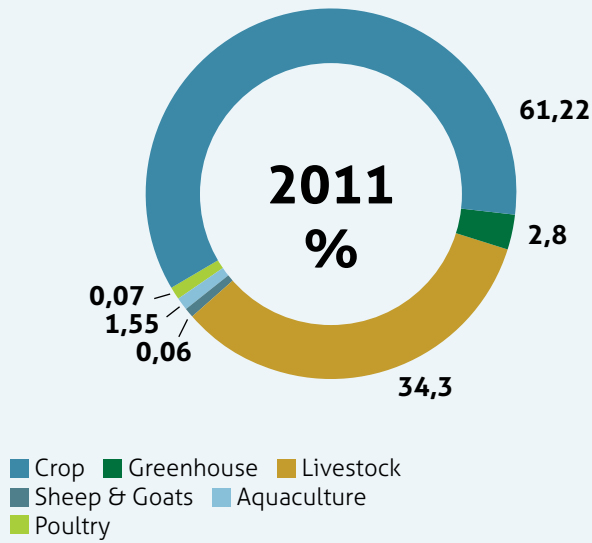


Name of Branch	Number of Policies				
	2007	2008	2009	2010	2011
<b>Crop</b>	207.328	250.225	285.243	350.281	549.538
<b>Greenhouse</b>	1.456	2.489	3.622	3.456	6.431
<b>Livestock</b>	10.113	8.099	17.806	17.200	29.852
<b>Sheep &amp; Goats (*)</b>	-	-	-	-	1.701
<b>Aquaculture</b>	6	13	13	20	28
<b>Poultry</b>	35	118	86	159	166
<b>Total</b>	<b>218.938</b>	<b>260.944</b>	<b>306.770</b>	<b>371.116</b>	<b>587.716</b>

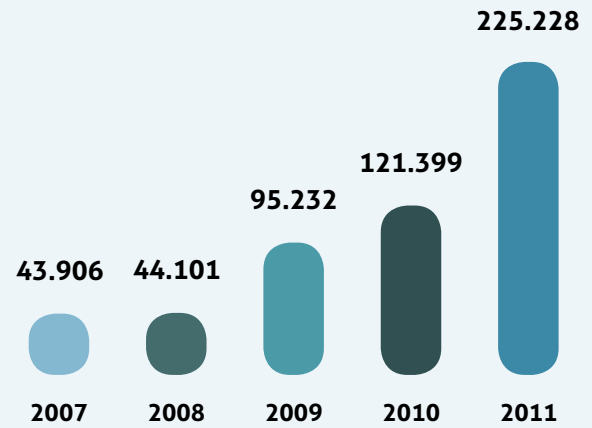
(\*) Sheep & Goats have been covered as of May 01, 2011.

# LOSSES PAID

**BREAKDOWN OF LOSSES PAID BY BRANCHES  
(2011-%)**



**DEVELOPMENT OF LOSSES PAID BY YEARS  
(TL THOUSAND)**



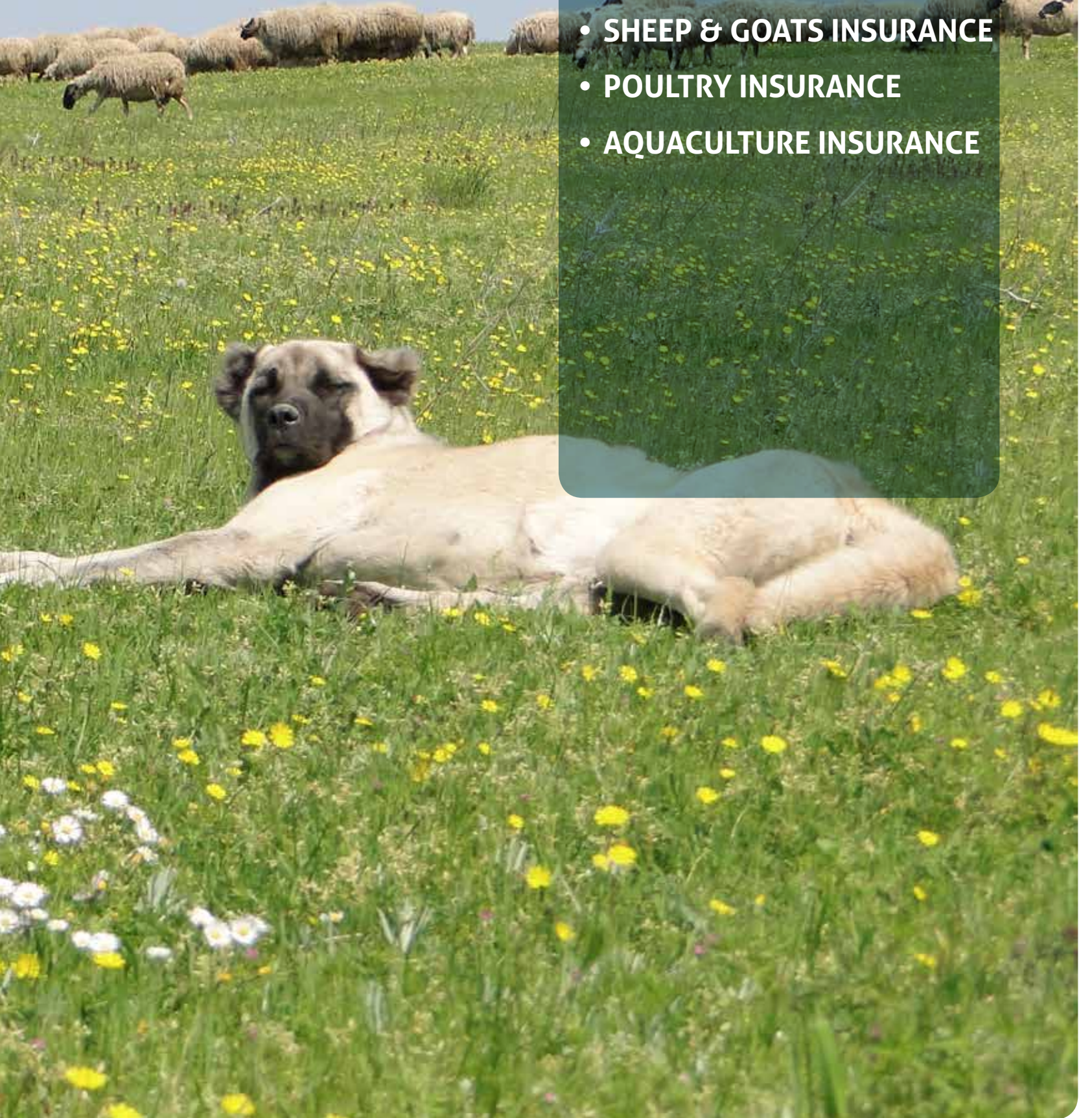
Name of Branch	Losses paid				
	2007	2008	2009	2010	2011
<b>Crop</b>	41.051.817	28.567.061	70.463.109	90.812.875	137.901.026
<b>Greenhouse</b>	509.947	1.114.018	841.819	1.757.858	6.494.051
<b>Livestock</b>	2.343.159	14.386.644	23.902.835	28.256.701	77.128.898
<b>Sheep &amp; Goats <sup>(*)</sup></b>	-	-	-	-	119.480
<b>Aquaculture</b>	525	-	4.917	554.417	3.448.819
<b>Poultry</b>	80	33.151	19.260	17.630	135.564
<b>Total</b>	<b>43.905.528</b>	<b>44.100.874</b>	<b>95.231.940</b>	<b>121.399.481</b>	<b>225.227.838</b>

(\*) Sheep & Goats have been covered as of May 01, 2011.



# EVALUATION OF 2011 BY BRANCHES

- CROP INSURANCE
- GREENHOUSE INSURANCE
- LIVESTOCK INSURANCE
- SHEEP & GOATS INSURANCE
- POULTRY INSURANCE
- AQUACULTURE INSURANCE





**IN 2011  
IN CROP INSURANCE**

**INCREASE IN SUM  
INSURED BY**

**60%**

**INCREASE IN NUMBER OF  
POLICIES BY**

**57%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**162%**

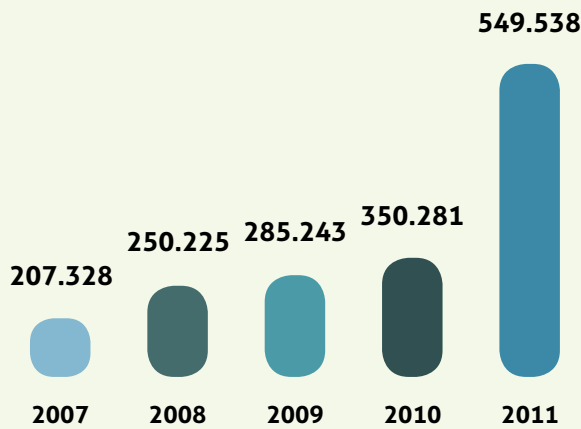
# CROP INSURANCE

## Insurance Coverage and Insured Risks

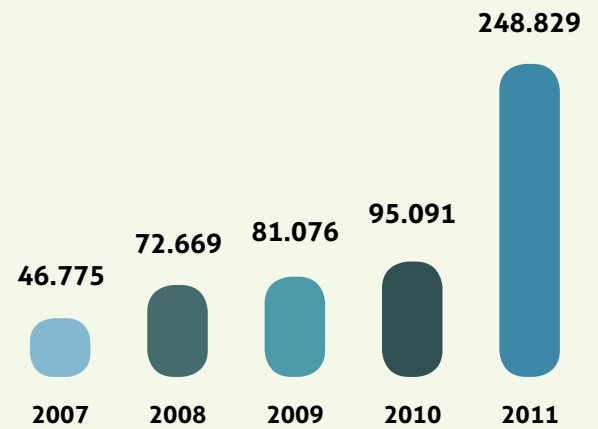
Any loss for all crops due to the risks of "Hail, Storm, Tornado, Fire, Landslide, Earthquake and Flood " and loss resulted from the risk of "frost" including flowering

period only for fruits and in addition to the risks stated above "loss of quality" resulted from the risk of "Hail" for vegetable, fruit and cut flowers are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions.

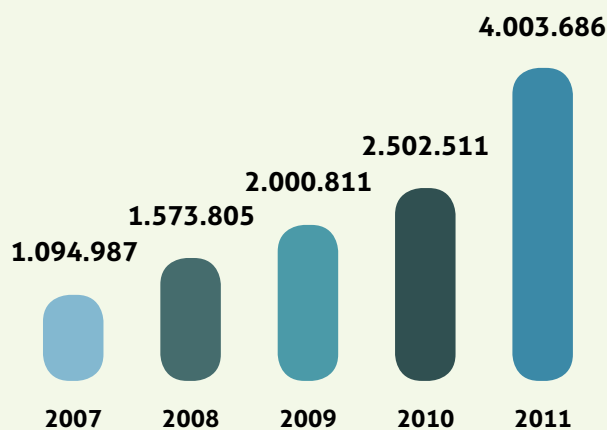
**NUMBER OF POLICIES  
(NUMBER)**



**PREMIUM PRODUCTION  
(TL THOUSAND)**

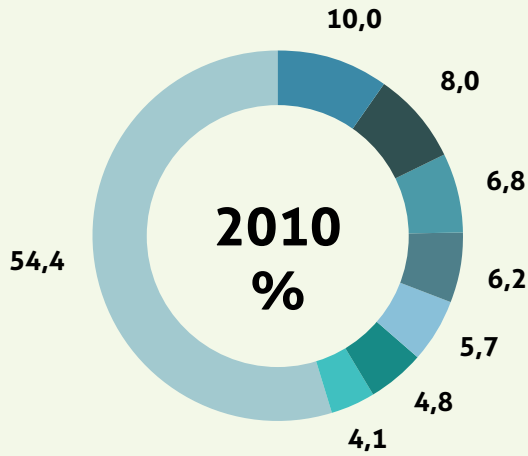


**SUM INSURED  
(TL THOUSAND)**



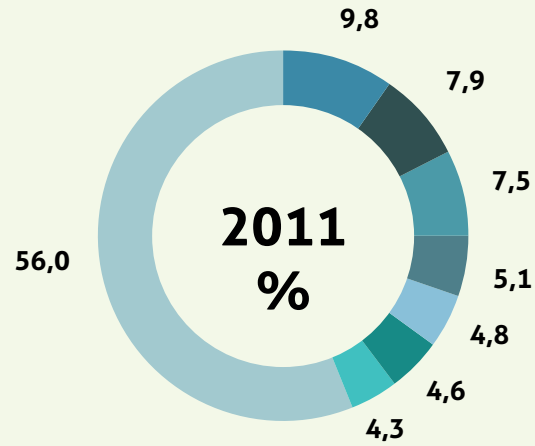
# CROP PRODUCTION - SUM INSURED BY PROVINCE

BREAKDOWN OF SUM INSURED BY PROVINCE (2010-%)



■ Tekirdağ ■ Edirne ■ Konya ■ Bursa ■ Manisa  
■ Balıkesir ■ Malatya ■ Other

BREAKDOWN OF SUM INSURED BY PROVINCE (2011-%)



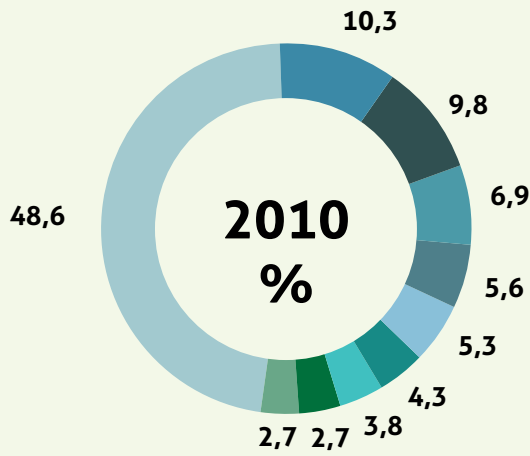
■ Manisa ■ Konya ■ Tekirdağ ■ Edirne ■ Giresun  
■ Bursa ■ Ankara ■ Other

Name of Province	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Manisa	141.544.770	5,7	392.449.311	9,8	177,3
Konya	168.924.622	6,8	317.303.015	7,9	87,8
Tekirdağ	251.186.371	10,0	299.417.707	7,5	19,2
Edirne	199.435.072	8,0	203.394.493	5,1	2,0
Giresun	21.034.215	0,8	194.140.838	4,8	823,0
Bursa	154.596.470	6,2	186.725.472	4,6	20,8
Ankara	92.708.139	3,7	171.641.733	4,3	85,1
Malatya	101.898.289	4,1	148.703.311	3,7	45,9
Adana	74.954.327	3,0	138.231.102	3,4	84,4
Balıkesir	119.243.281	4,8	120.615.008	3,0	1,2
Mersin	53.432.291	2,1	111.477.986	2,8	108,6
Diyarbakır	87.046.154	3,5	107.042.158	2,7	23,0
Ordu	19.509.525	0,8	98.800.062	2,5	406,4
Kırşehir	41.070.316	1,6	90.949.222	2,3	121,4
Eskişehir	38.692.145	1,5	82.458.202	2,1	113,1
Other	937.235.459	37,4	1.340.336.426	33,5	43,0
<b>Grand Total</b>	<b>2.502.511.446</b>	<b>100,0</b>	<b>4.003.686.046</b>	<b>100,0</b>	<b>60,0</b>



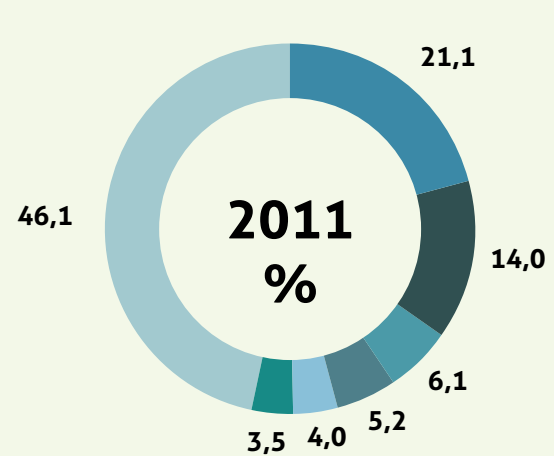
# CROP PRODUCTION - PREMIUM PRODUCTION BY PROVINCE

BREAKDOWN OF PREMIUM PRODUCTION BY PROVINCE (2010-%)



■ Manisa ■ Bursa ■ Edirne ■ Tekirdağ ■ Adana  
■ Konya ■ Mersin ■ Antalya ■ Ankara ■ Other

BREAKDOWN OF PREMIUM PRODUCTION BY PROVINCE (2011-%)

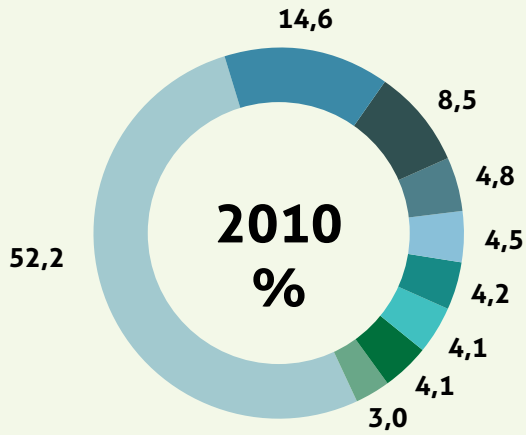


■ Malatya ■ Manisa ■ Giresun ■ Bursa ■ Adana  
■ Konya ■ Other

Name of Province	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Malatya	2.349.742	2,5	52.525.834	21,1	2135,4
Manisa	9.769.586	10,3	34.779.539	14,0	256,0
Giresun	1.365.180	1,4	15.058.967	6,1	1003,1
Bursa	9.344.276	9,8	12.835.677	5,2	37,4
Adana	5.062.462	5,3	10.046.741	4,0	98,5
Konya	4.065.192	4,3	8.744.585	3,5	115,1
Ordu	1.366.331	1,4	7.917.428	3,2	479,5
Mersin	3.614.934	3,8	7.867.728	3,2	117,6
Tekirdağ	5.331.440	5,6	6.215.214	2,5	16,6
Edirne	6.593.951	6,9	5.903.825	2,4	-10,5
Antalya	2.523.077	2,7	5.685.989	2,3	125,4
Denizli	2.515.374	2,6	4.953.664	2,0	96,9
Ankara	2.606.188	2,7	4.837.412	1,9	85,6
Kahramanmaraş	624.748	0,7	4.530.293	1,8	625,1
Niğde	488.177	0,5	4.374.455	1,7	796,1
Other	37.469.916	39,5	62.551.289	25,1	66,9
<b>Grand Total</b>	<b>95.090.574</b>	<b>100,0</b>	<b>248.828.640</b>	<b>100,0</b>	<b>161,7</b>

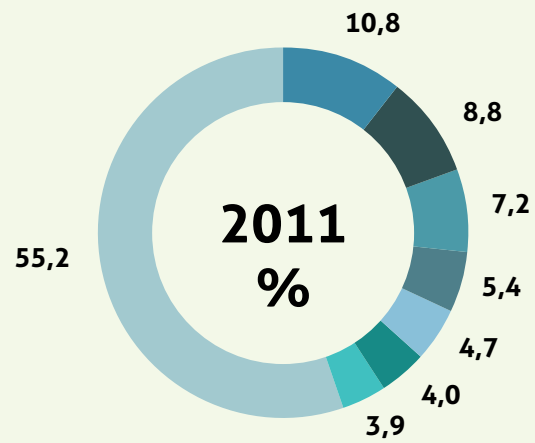
# CROP PRODUCTION - NUMBER OF POLICIES BY PROVINCE

BREAKDOWN OF NUMBER OF POLICIES BY PROVINCE (2010-%)



■ Tekirdağ ■ Edirne ■ Konya ■ Balıkesir ■ Ankara  
■ Çorum ■ Kırklareli ■ Bursa ■ Other

BREAKDOWN OF NUMBER OF POLICIES BY PROVINCE (2011-%)

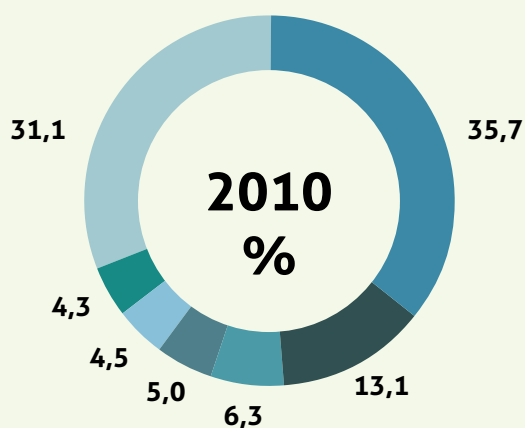


■ Tekirdağ ■ Giresun ■ Edirne ■ Konya ■ Ankara  
■ Ordu ■ Kırklareli ■ Other

Name of Province	2010	2010 (%)	2011	2011 (%)	Change (%)
Tekirdağ	51.152	14,6	59.475	10,8	16,3
Giresun	5.296	1,5	48.147	8,8	809,1
Edirne	29.749	8,5	39.390	7,2	32,4
Konya	16.666	4,8	29.592	5,4	77,6
Ankara	14.859	4,2	25.923	4,7	74,5
Ordu	4.427	1,3	21.813	4,0	392,7
Kırklareli	14.522	4,1	21.256	3,9	46,4
Kırşehir	8.894	2,6	19.134	3,5	115,1
Yozgat	10.245	2,9	18.969	3,4	85,2
Manisa	9.524	2,7	17.995	3,2	88,9
Eskişehir	8.950	2,6	17.231	3,1	92,5
Çorum	14.525	4,1	16.956	3,1	16,7
Balıkesir	15.937	4,5	15.443	2,8	-3,1
Samsun	10.123	2,9	13.062	2,4	29,0
Bursa	10.442	3,0	12.654	2,3	21,2
Other	124.970	35,7	172.498	31,4	38,0
<b>Grand Total</b>	<b>350.281</b>	<b>100,0</b>	<b>549.538</b>	<b>100,0</b>	<b>56,9</b>

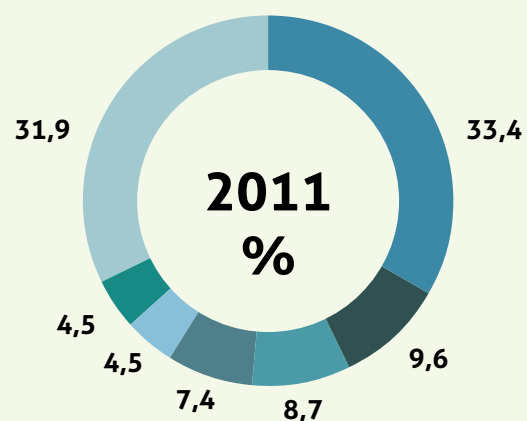
# CROP PRODUCTION - SUM INSURED BY CROP TYPES

**BREAKDOWN OF SUM INSURED BY CROP TYPES (2010-%)**



■ Wheat ■ Rice ■ Grape ■ Sun flower ■ Apricot  
■ Barley ■ Other

**BREAKDOWN OF SUM INSURED BY CROP TYPES (2011-%)**

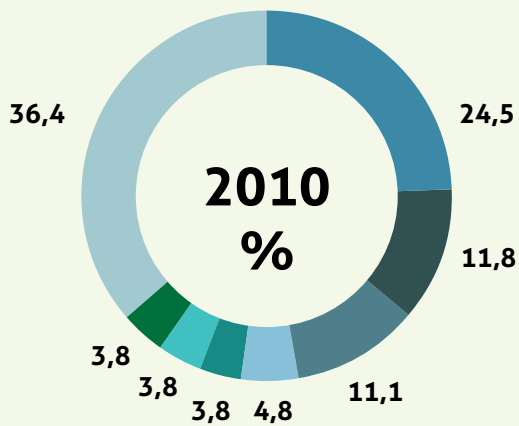


■ Wheat ■ Grape ■ Nut ■ Rice ■ Apricot  
■ Sun flower ■ Other

Crop Type	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Wheat	892.392.217	35,7	1.337.115.555	33,4	49,8
Grape	158.785.459	6,3	383.515.812	9,6	141,5
Nut	53.557.087	2,1	347.905.909	8,7	549,6
Rice	327.837.826	13,1	295.804.245	7,4	-9,8
Apricot	111.970.664	4,5	180.642.008	4,5	61,3
Sun flower	124.223.243	5,0	178.337.539	4,5	43,6
Barley	107.950.486	4,3	143.335.464	3,6	32,8
Apple	71.256.499	2,8	130.856.788	3,3	83,6
Orange	52.277.867	2,1	110.952.689	2,8	112,2
Mandarin	57.039.136	2,3	93.929.538	2,3	64,7
Cotton	34.622.605	1,4	88.021.697	2,2	154,2
Olive	37.173.566	1,5	95.081.945	2,4	155,8
Pear	65.104.539	2,6	72.478.281	1,8	11,3
Corn	48.418.929	1,9	65.136.430	1,6	34,5
Cherry	44.811.392	1,8	51.212.079	1,2	14,3
Other	315.089.931	12,6	429.360.067	10,7	36,3
<b>Grand Total</b>	<b>2.502.511.446</b>	<b>100,0</b>	<b>4.003.686.046</b>	<b>100,0</b>	<b>60,0</b>

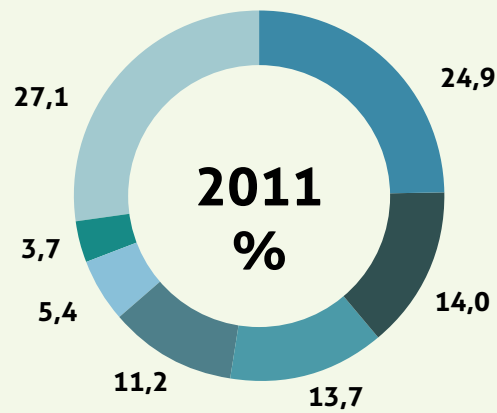
# CROP PRODUCTION - PREMIUM PRODUCTION BY CROP TYPES

BREAKDOWN OF PREMIUM PRODUCTION BY CROP TYPES (2010-%)



■ Wheat ■ Grape ■ Rice ■ Apple ■ Pear  
■ Cherry ■ Nut ■ Other

BREAKDOWN OF PREMIUM PRODUCTION BY CROP TYPES (2011-%)

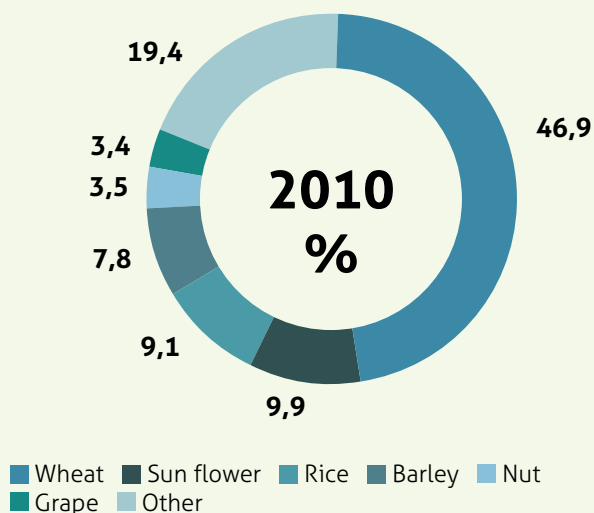


■ Apricot ■ Grape ■ Wheat ■ Nut ■ Apple  
■ Rice ■ Other

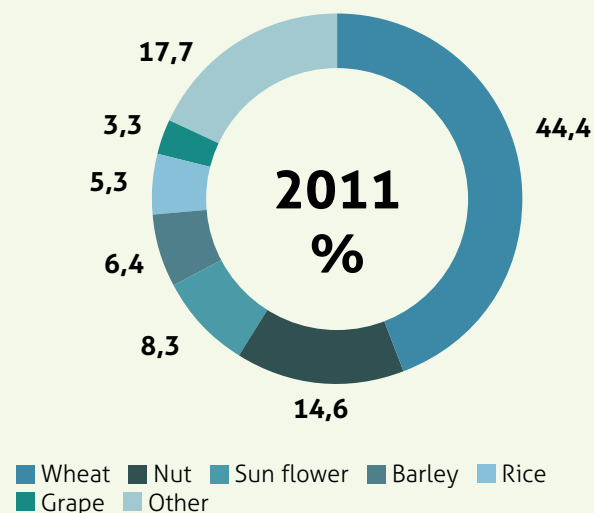
Crop Type	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Apricot	3.537.251	3,8	61.908.081	24,9	1650,2
Grape	11.241.146	11,8	34.821.044	14,0	209,8
Wheat	23.270.960	24,5	34.094.611	13,7	46,5
Nut	3.579.840	3,8	27.756.023	11,2	675,3
Apple	4.590.820	4,8	13.531.495	5,4	194,8
Rice	10.566.491	11,1	9.163.148	3,7	-13,3
Orange	3.449.936	3,7	7.041.469	2,8	104,1
Cherry	3.625.207	3,8	6.468.107	2,6	78,4
Mandarin	2.972.166	3,1	5.929.429	2,4	99,5
Peach	2.517.361	2,6	4.927.528	2,0	95,7
Pear	3.640.600	3,8	4.765.774	1,9	30,9
Barley	3.398.200	3,6	4.427.364	1,8	30,3
Olive	1.256.167	1,3	3.950.491	1,6	214,5
Plum	899.722	0,9	3.553.381	1,4	294,9
Sun flower	2.024.837	2,1	2.949.661	1,2	45,7
Other	14.519.870	15,3	23.541.034	9,4	62,1
<b>Grand Total</b>	<b>95.090.574</b>	<b>100,0</b>	<b>248.828.640</b>	<b>100,0</b>	<b>161,7</b>

# CROP PRODUCTION - NUMBER OF POLICIES BY CROP TYPES

BREAKDOWN OF NUMBER OF POLICIES BY CROP TYPES (2010-%)



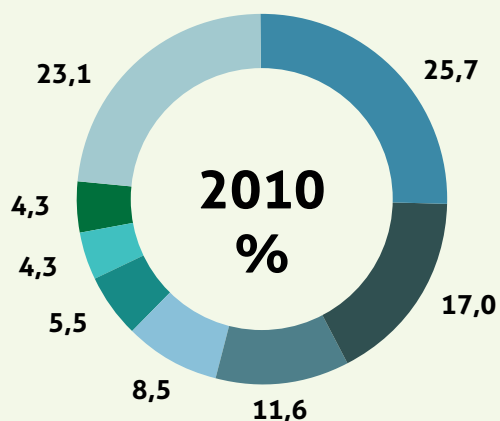
BREAKDOWN OF NUMBER OF POLICIES BY CROP TYPES (2011-%)



Crop Type	2010	2010 (%)	2011	2011 (%)	Change (%)
Wheat	164.414	46,9	243.734	44,4	48,2
Nut	12.280	3,5	80.097	14,6	552,3
Sun flower	34.760	9,9	45.773	8,3	31,7
Barley	27.406	7,8	34.919	6,4	27,4
Rice	31.901	9,1	29.096	5,3	-8,8
Grape	11.974	3,4	17.929	3,3	49,7
Apricot	9.825	2,8	14.139	2,6	43,9
Apple	5.922	1,7	13.001	2,3	119,5
Olive	4.370	1,2	8.087	1,4	85,1
Cherry	4.697	1,4	6.378	1,1	35,8
Cotton	3.089	0,9	5.466	1,0	77,0
Corn	3.210	0,9	4.943	0,9	54,0
Orange	1.654	0,5	3.305	0,6	99,8
Peach	2.355	0,7	3.270	0,6	38,9
Pear	2.679	0,8	3.203	0,6	19,6
Other	29.745	8,5	36.198	6,6	21,7
<b>Grand Total</b>	<b>350.281</b>	<b>100,0</b>	<b>549.538</b>	<b>100,0</b>	<b>56,9</b>

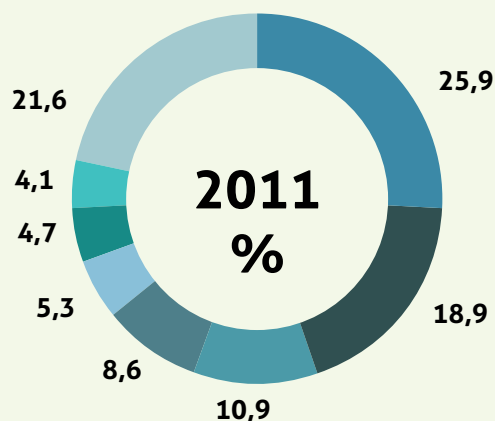
# CROP PRODUCTION - LOSSES PAID BY CROP TYPES

**BREAKDOWN OF LOSSES PAID BY CROP TYPES (2010-%)**



■ Grape ■ Wheat ■ Nut ■ Apple ■ Barley  
■ Apricot ■ Cherry ■ Other

**BREAKDOWN OF LOSSES PAID BY CROP TYPES (2011-%)**

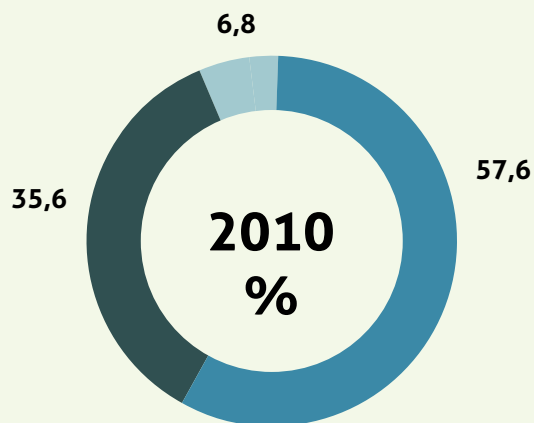


■ Apricot ■ Wheat ■ Grape ■ Apple ■ Cherry  
■ Pear ■ Orange ■ Other

Crop Type	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Apricot	3.927.852	4,3	35.777.291	25,9	810,9
Wheat	15.417.500	17,0	26.002.741	18,9	68,7
Grape	23.380.242	25,7	15.092.493	10,9	-35,4
Apple	7.675.599	8,5	11.872.200	8,6	54,7
Cherry	3.903.273	4,3	7.276.838	5,3	86,4
Pear	3.090.918	3,4	6.493.769	4,7	110,1
Orange	3.547.075	3,9	5.671.092	4,1	59,9
Barley	5.009.587	5,5	4.952.057	3,6	-1,1
Mandarin	938.653	1,0	4.365.650	3,2	365,1
Plum	1.145.823	1,2	2.940.645	2,1	156,6
Peach	527.038	0,6	2.067.137	1,5	292,2
Lentil	145.782	0,2	1.717.281	1,2	1078,0
Nut	10.509.577	11,6	1.480.939	1,1	-85,9
Lemon	75.429	0,1	1.356.450	1,0	1698,3
Grape (for wine)	786.175	0,9	958.609	0,7	21,9
Other	10.732.352	11,8	9.875.834	7,2	-8,0
<b>Grand Total</b>	<b>90.812.875</b>	<b>100,0</b>	<b>137.901.026</b>	<b>100,0</b>	<b>51,9</b>

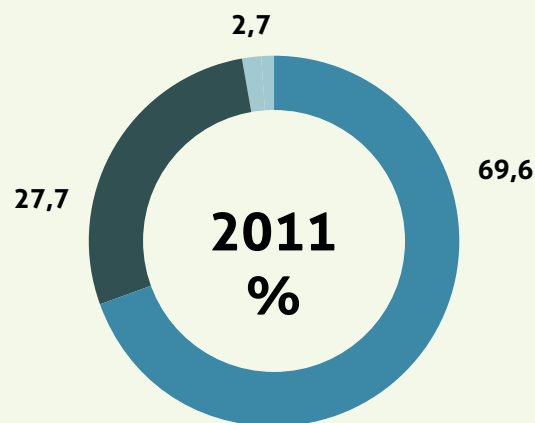
# CROP PRODUCTION - TYPE OF LOSSES PAID

**BREAKDOWN OF LOSSES PAID BY TYPE (2010-%)**



■ Hail ■ Frost ■ Other (Storm, Tornado, Fire, Landslide, Earthquake, Flood)

**BREAKDOWN OF LOSSES PAID BY TYPE (2011-%)**



■ Hail ■ Frost ■ Other (Storm, Tornado, Fire, Landslide, Earthquake, Flood)

Type of Loss	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
<b>Hail</b>	52.312.860	57,6	95.925.351	69,6	83,4
<b>Frost</b>	32.360.520	35,6	38.265.014	27,7	18,2
<b>Other Risks*</b>	6.139.492	6,8	3.710.661	2,7	-39,6
<b>Total</b>	<b>90.812.872</b>	<b>100,0</b>	<b>137.901.026</b>	<b>100,0</b>	<b>51,9</b>

(\* Storm, Tornado, Fire, Landslide, Earthquake, Flood)



**IN 2011  
IN GREENHOUSE  
INSURANCE**

**INCREASE IN SUM  
INSURED BY**

**85%**

**INCREASE IN NUMBER OF  
POLICIES BY**

**86%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**93%**



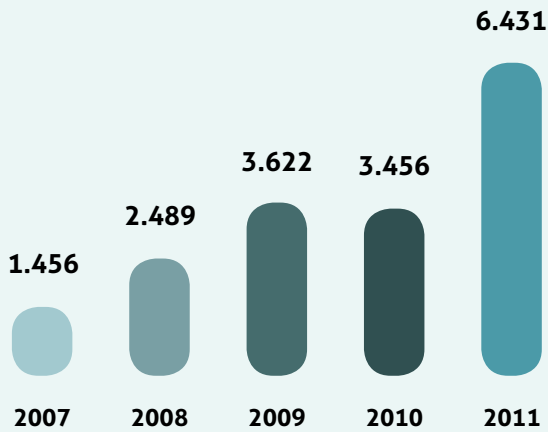
# GREENHOUSE INSURANCE

## Insurance Coverage and Insured Risks

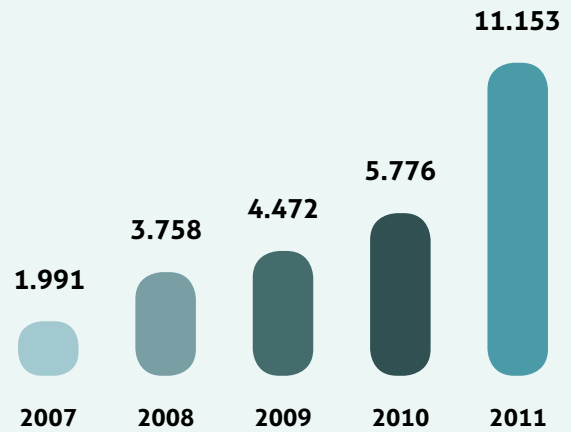
Losses of agricultural products in the greenhouses or damages to greenhouse construction, cover material and technical equipment which are found eligible for the insurance as a result of risk assessment due to "Hail, Storm, Tornado, Fire, Landslide,

Earthquake, Vehicle Impact, Snow and Hail Weight and Flood" are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions. Insurance against the risks of Storm, Tornado, Flood and Snow and Hail Weight is subject to risk assessment. In addition, the greenhouse must meet the qualities required.

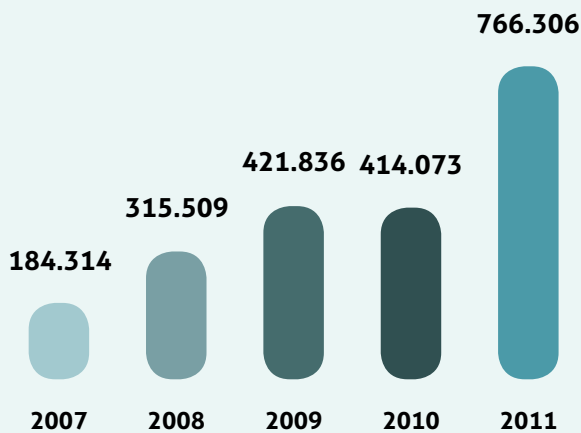
**NUMBER OF POLICIES  
(NUMBER)**



**PREMIUM PRODUCTION  
(TL THOUSAND)**



**SUM INSURED  
(TL THOUSAND)**





**IN 2011  
IN LIVESTOCK  
INSURANCE**

**INCREASE IN SUM  
INSURED BY**

**101%**

**INCREASE IN NUMBER OF  
POLICIES BY**

**92%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**105%**

# LIVESTOCK INSURANCE

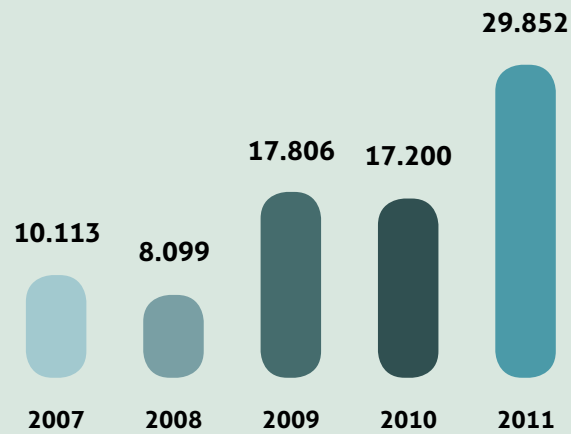
## Insurance Coverage and Insured Risks

Death and emergency slaughters for the dairy cattle and fattening cattle recorded in the Animal Registration System (TURKVET) and "Brucella and Baby Deaths within One Week Following Birth" for female dairy cattle due to all animal diseases, pregnancy, birth or surgical operations, accidents, snake and insect

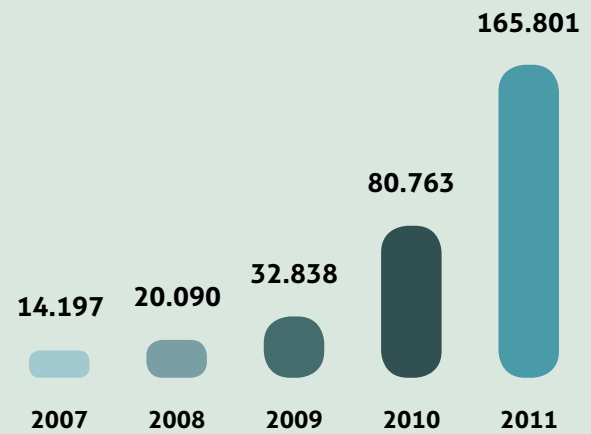
bite, poisoning caused by toxic meadow and feed, natural disasters and sunstrokes, fire and explosion, are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions other than the exceptions written in the General Conditions.

\* Fattening cattle has been covered as of January 01, 2011.

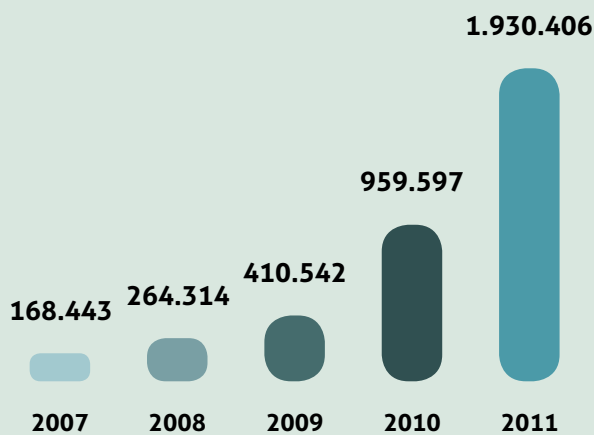
**NUMBER OF POLICIES  
(NUMBER)**



**PREMIUM PRODUCTION  
(TL THOUSAND)**

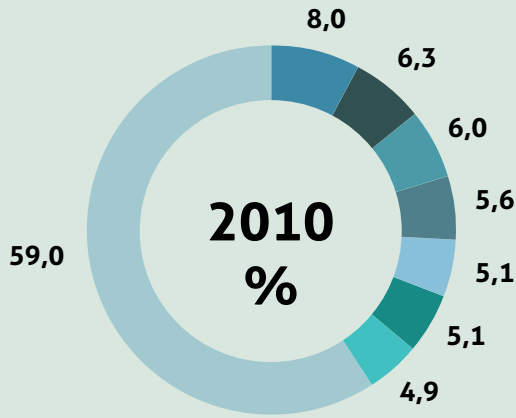


**SUM INSURED  
(TL THOUSAND)**



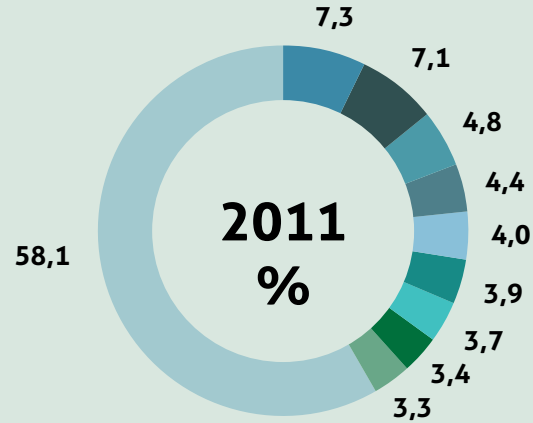
# LIVESTOCK INSURANCE - NUMBER OF INSURED ANIMALS BY PROVINCE

BREAKDOWN OF NUMBER OF INSURED ANIMALS BY PROVINCE (2010-%)



İzmir Denizli Bursa Tekirdağ Aydın  
Balıkesir Konya Other

BREAKDOWN OF NUMBER OF INSURED ANIMALS BY PROVINCE (2011-%)

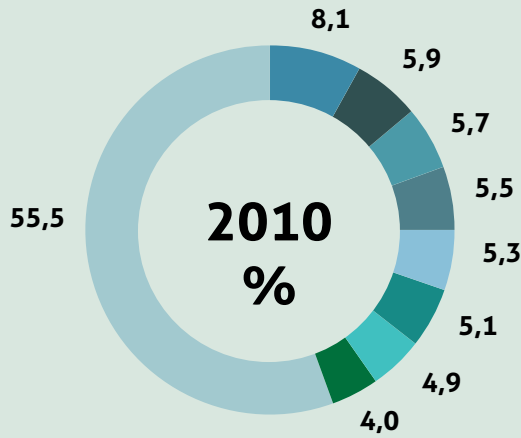


Konya İzmir Bursa Balıkesir Kırklareli  
Tekirdağ Denizli Aydın Manisa Other

Name of Province	2010	2010 (%)	2011	2011 (%)	Change (%)
Konya	9.296	4,9	26.450	7,3	184,5
İzmir	15.000	8,0	25.644	7,1	71,0
Bursa	11.305	6,0	17.478	4,8	54,6
Balıkesir	9.701	5,1	15.853	4,4	63,4
Kırklareli	7.371	3,9	14.276	4,0	93,7
Tekirdağ	10.571	5,6	14.031	3,9	32,7
Denizli	11.832	6,3	13.420	3,7	13,4
Aydın	9.702	5,1	12.216	3,4	25,9
Manisa	6.729	3,6	11.976	3,3	78,0
Aksaray	3.779	2,0	9.693	2,7	156,5
Erzurum	754	0,4	8.762	2,4	1.062,1
Tokat	3.153	1,7	8.356	2,3	165,0
Gaziantep	1.846	1,0	8.216	2,3	345,1
Samsun	3.349	1,8	8.065	2,2	140,8
Amasya	2.754	1,5	7.105	2,0	158,0
Other	81.294	43,1	159.718	44,2	96,5
<b>Total</b>	<b>188.436</b>	<b>100,0</b>	<b>361.259</b>	<b>100,0</b>	<b>91,7</b>

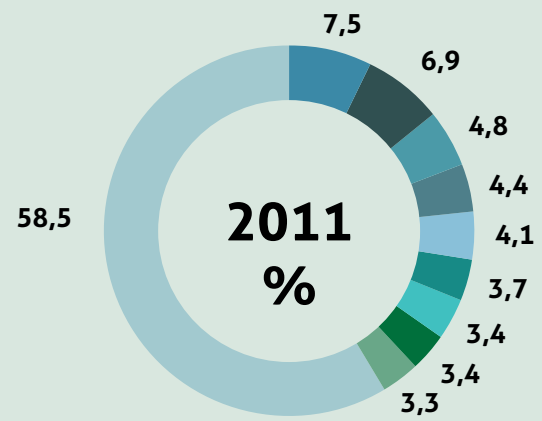
# LIVESTOCK INSURANCE - SUM INSURED BY PROVINCE

BREAKDOWN OF SUM INSURED BY PROVINCE (2010-%)



İzmir Bursa Tekirdağ Denizli Aydın  
Balıkesir Konya Kırklareli Other

BREAKDOWN OF SUM INSURED BY PROVINCE (2011-%)

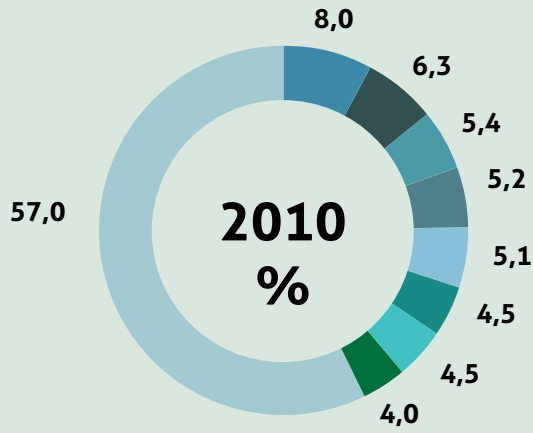


Konya İzmir Bursa Balıkesir Kırklareli  
Tekirdağ Denizli Aydın Manisa Other

Name of Province	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Konya	47.441.724	4,9	144.326.125	7,5	204,2
İzmir	78.098.010	8,1	132.582.625	6,9	69,8
Bursa	56.518.100	5,9	92.740.350	4,8	64,1
Balıkesir	48.622.146	5,1	84.557.155	4,4	73,9
Kırklareli	38.511.340	4,0	79.372.992	4,1	106,1
Tekirdağ	54.898.120	5,7	70.910.700	3,7	29,2
Denizli	52.873.585	5,5	65.422.714	3,4	23,7
Aydın	50.681.210	5,3	65.094.150	3,4	28,4
Manisa	34.245.830	3,6	64.665.764	3,3	88,8
Aksaray	19.454.150	2,0	50.843.918	2,6	161,4
Erzurum	3.946.284	0,4	47.607.855	2,5	1.106,4
Gaziantep	10.384.900	1,1	46.832.029	2,4	351,0
Tokat	17.583.600	1,8	44.274.758	2,3	151,8
Amasya	13.457.580	1,4	38.395.138	2,0	185,3
Samsun	17.682.950	1,9	37.761.830	1,9	113,5
Other	415.197.889	43,3	865.018.211	44,8	108,3
<b>Total</b>	<b>959.597.418</b>	<b>100,0</b>	<b>1.930.406.314</b>	<b>100,0</b>	<b>101,2</b>

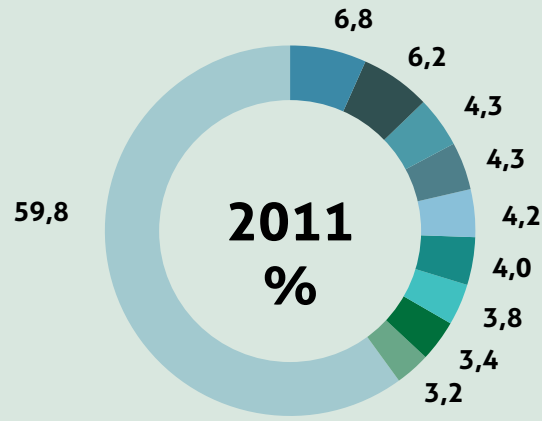
# LIVESTOCK INSURANCE - PREMIUM PRODUCTION BY PROVINCE

BREAKDOWN OF PREMIUM PRODUCTION BY PROVINCE (2010-%)



İzmir Bursa Tekirdağ Denizli Balıkesir  
Konya Aydın Kırklareli Other

BREAKDOWN OF PREMIUM PRODUCTION BY PROVINCE (2011-%)

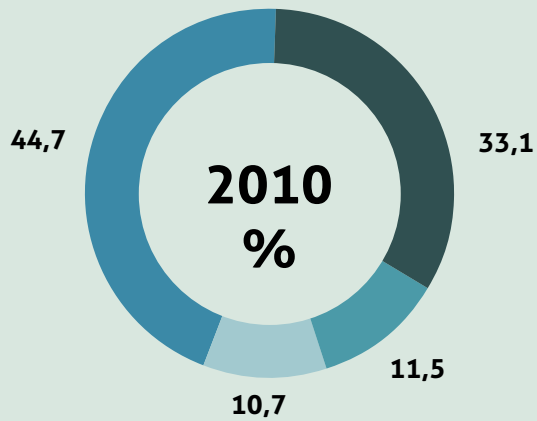


Konya İzmir Aydın Bursa Balıkesir  
Kırklareli Tekirdağ Denizli Manisa Other

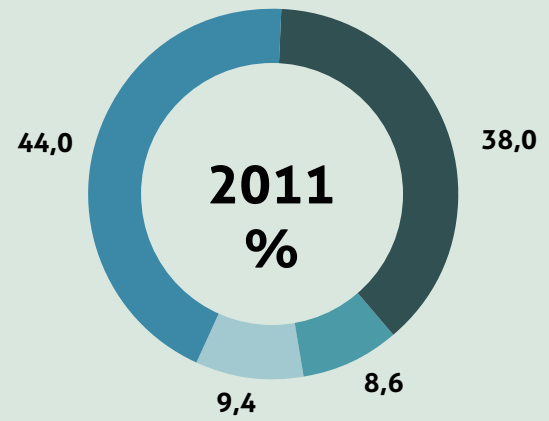
Name of Province	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Konya	3.666.876	4,5	11.202.076	6,8	205,5
İzmir	6.436.942	8,0	10.260.973	6,2	59,4
Aydın	3.637.751	4,5	7.150.557	4,3	96,6
Bursa	5.088.480	6,3	7.055.713	4,3	38,7
Balıkesir	4.108.230	5,1	6.964.712	4,2	69,5
Kırklareli	3.221.294	4,0	6.635.809	4,0	106,0
Tekirdağ	4.383.328	5,4	6.349.884	3,8	44,9
Denizli	4.213.694	5,2	5.610.152	3,4	33,1
Manisa	2.803.649	3,5	5.241.508	3,2	87,0
Erzurum	394.895	0,5	4.408.516	2,6	1.016,4
Samsun	1.347.191	1,7	4.304.701	2,6	219,5
Tokat	1.444.473	1,8	4.038.159	2,4	179,6
Aksaray	1.492.085	1,8	3.914.090	2,4	162,3
Gaziantep	811.906	1,0	3.827.252	2,3	371,4
Isparta	2.616.540	3,2	3.371.783	2,0	28,9
Other	35.095.740	43,5	75.465.047	45,5	115,0
<b>Total</b>	<b>80.763.074</b>	<b>100,0</b>	<b>165.800.932</b>	<b>100,0</b>	<b>105,3</b>

# LIVESTOCK INSURANCE - TYPE OF LOSSES PAID

BREAKDOWN OF LOSSES PAID BY TYPE  
(2010-%)



BREAKDOWN OF LOSSES PAID BY TYPE  
(2011-%)



■ Emergency Slaughter ■ Death ■ Brucella ■ Baby Death ■ Emergency Slaughter ■ Death ■ Brucella ■ Baby Death

Type of Loss	2010 (TL)	2010 (%)	2011 (TL)	2011 (%)	Change (%)
Death	9.358.044	33,1	29.256.824	38,0	212,6
Brucella	3.245.822	11,5	6.645.899	8,6	104,8
Baby Death	3.032.825	10,7	7.267.447	9,4	139,6
Emergency Slaughter	12.620.010	44,7	33.958.728	44,0	169,1
<b>Total</b>	<b>28.256.701</b>	<b>100,0</b>	<b>77.128.898</b>	<b>100,0</b>	<b>173,0</b>

# SHEEP&GOATS INSURANCE HAS BEEN COVERED IN 2011





# SHEEP & GOATS INSURANCE

## Insurance Coverage and Insured Risks

Death and emergency slaughters of the sheep and goats and rams and billy goats, recorded in the Animal Registration System (TURKVET) due to animal diseases, pregnancy, birth or surgical interventions, accidents,

wild animal attack, snake and insect bite, poisoning caused by toxic meadow and feed, natural disasters and sunstrokes, fire and explosion, are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions other than the exceptions written in the General Conditions.

YEAR OF 2011  
NUMBER OF POLICIES  
(NUMBER)

1.701

YEAR OF 2011  
PREMIUM  
PRODUCTION  
(TL)

6.288.201

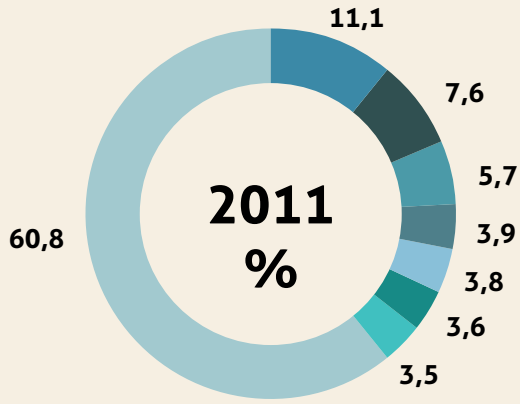
YEAR OF 2011  
SUM INSURED  
(TL)

46.251.653



## SHEEP & GOATS INSURANCE - NUMBER OF INSURED ANIMALS BY PROVINCE

BREAKDOWN OF NUMBER OF INSURED ANIMALS BY  
PROVINCE (2011-%)

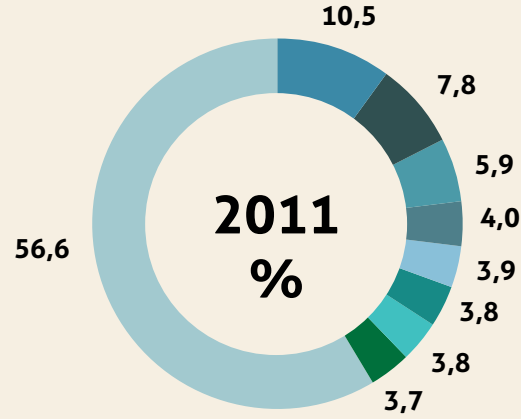


■ Van ■ Şırnak ■ Kars ■ Bayburt ■ Diyarbakır  
■ Mersin ■ Denizli ■ Other

Name of Province	2011	2011 (%)
Van	7.636	11,1
Şırnak	5.191	7,6
Kars	3.923	5,7
Bayburt	2.661	3,9
Diyarbakır	2.600	3,8
Mersin	2.438	3,6
Denizli	2.427	3,5
Tekirdağ	2.363	3,4
Bitlis	2.282	3,3
Afyon	2.240	3,3
İzmir	2.239	3,3
Ağrı	2.183	3,2
Çanakkale	2.121	3,1
Konya	1.954	2,9
Balıkesir	1.804	2,6
Other	24.503	35,7
<b>Total</b>	<b>68.565</b>	<b>100,0</b>

## SHEEP & GOATS INSURANCE - SUM INSURED OF ANIMALS BY PROVINCE

BREAKDOWN OF SUM INSURED OF ANIMALS BY  
PROVINCE (2011-%)

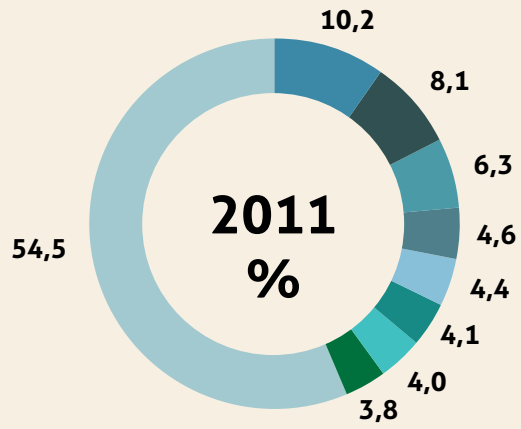


■ Van ■ Şırnak ■ Kars ■ Bayburt ■ Diyarbakır  
■ Mersin ■ Tekirdağ ■ Denizli ■ Other

Name of Province	2011 (TL)	2011 (%)
Van	4.851.464	10,5
Şırnak	3.618.113	7,8
Kars	2.725.270	5,9
Bayburt	1.850.500	4,0
Diyarbakır	1.817.400	3,9
Mersin	1.762.259	3,8
Tekirdağ	1.754.468	3,8
Denizli	1.733.372	3,7
İzmir	1.470.750	3,2
Bitlis	1.441.442	3,2
Afyon	1.400.925	3,0
Ağrı	1.347.765	2,9
Çanakkale	1.309.200	2,9
Balıkesir	1.308.550	2,8
Konya	1.292.649	2,8
Other	16.567.526	35,8
<b>Total</b>	<b>46.251.653</b>	<b>100,0</b>

## SHEEP & GOATS INSURANCE - PREMIUM PRODUCTION BY PROVINCE

BREAKDOWN OF PREMIUM PRODUCTION BY PROVINCE  
(2011-%)



■ Van ■ Şırnak ■ Kars ■ Diyarbakır ■ Denizli  
■ Bayburt ■ Tekirdağ ■ Mersin ■ Other

Name of Province	2011 (TL)	2011 (%)
Van	638.754	10,2
Şırnak	507.207	8,1
Kars	394.398	6,3
Diyarbakır	290.784	4,6
Denizli	273.907	4,4
Bayburt	258.474	4,1
Tekirdağ	252.886	4,0
Mersin	237.696	3,8
Afyon	204.530	3,3
Bitlis	204.169	3,2
İzmir	182.449	2,9
Çanakkale	160.226	2,5
Ankara	156.665	2,5
Ağrı	153.661	2,4
Bursa	147.723	2,3
Other	2.224.672	35,4
<b>Total</b>	<b>6.288.201</b>	<b>100,0</b>





**IN 2011  
IN POULTRY  
INSURANCE**

**INCREASE IN SUM  
INSURED BY**

**29%**

**INCREASE IN NUMBER OF  
POLICIES BY**

**4%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**12%**

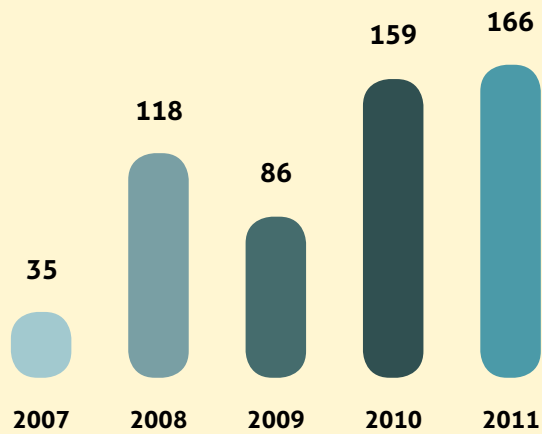
# POULTRY INSURANCE

## Insurance Coverage and Insured Risks

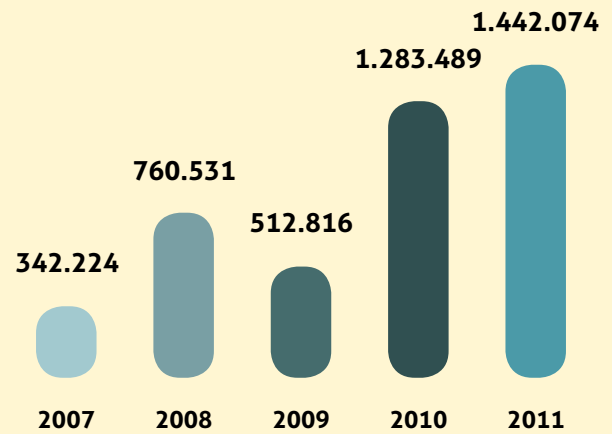
The cases of death, destruction and emergency slaughter are covered by the insurance for poultry raised at such plants making production in a closed system with bio-safety and hygiene measures taken

against poultry diseases, accidents and poisoning, natural disasters, fire and explosion under the General Conditions, Technical Conditions, Tariff and Instructions other than the exceptions written in the General Conditions.

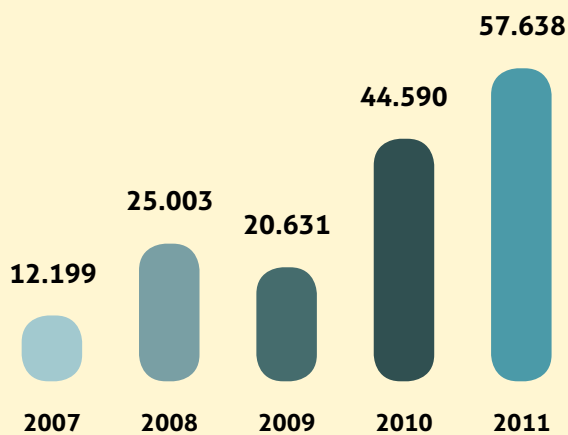
**NUMBER OF POLICIES  
(NUMBER)**

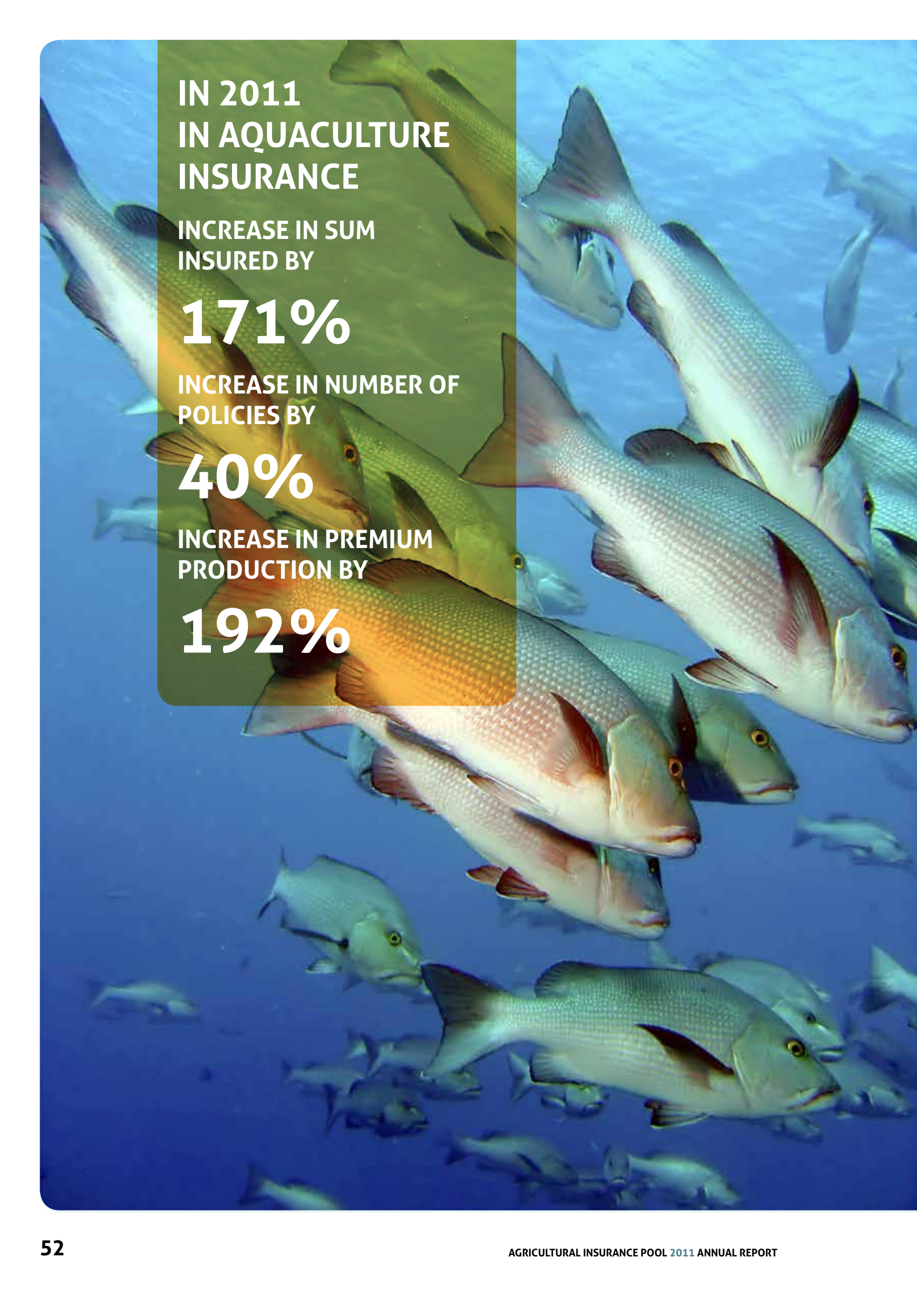


**PREMIUM PRODUCTION  
(TL)**



**SUM INSURED  
(TL THOUSAND)**





**IN 2011  
IN AQUACULTURE  
INSURANCE**

**INCREASE IN SUM  
INSURED BY**

**171%**

**INCREASE IN NUMBER OF  
POLICIES BY**

**40%**

**INCREASE IN PREMIUM  
PRODUCTION BY**

**192%**

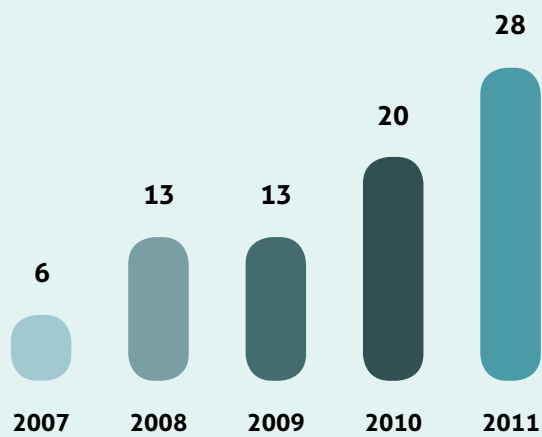
# AQUACULTURE INSURANCE

## Insurance Coverage and Insured Risks

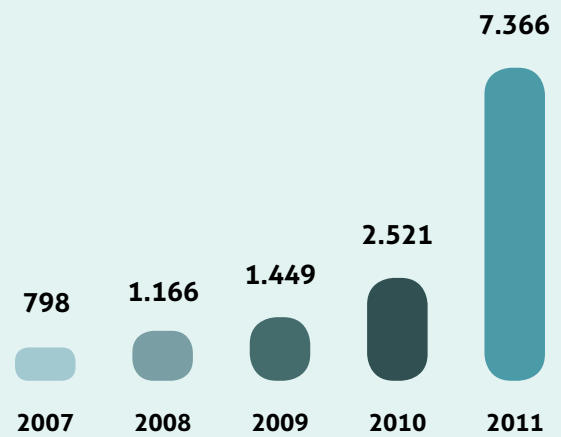
Material losses directly incurred by the insured for salmon, bream, sea bass and tune fish and other insured fish raised in seas and inland waters due to death and physical losses as a result of disease,

pollution and poisoning beyond control of the breeder, all natural disasters, accidents, predators, algal bloom etc. are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions.

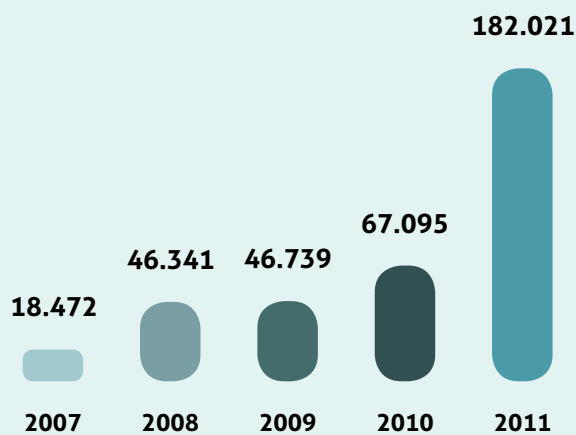
**NUMBER OF POLICIES  
(NUMBER)**



**PREMIUM PRODUCTION  
(TL THOUSAND)**



**SUM INSURED  
(TL THOUSAND)**









## ACTIVITIES FOR THE YEAR OF 2011

- REGULATORY ACTIVITIES
- TECHNICAL ACTIVITIES AND REINSURANCE - FOREIGN RELATIONS
- ACTIVITIES FOR DEVELOPING THE SYSTEM AND BUSINESS PROCESSES
- PUBLIC RELATIONS AND PUBLICITY
- BRANCH-BASED PRODUCTION DATA AND LOSS PAYMENTS

# OPERATIONS FOR THE YEAR OF 2011

The Board of Directors of the Agricultural Insurance Pool (TARSiM) held 22 Meetings in 2011 and the resolutions adopted and activities performed are detailed below.

## 1. REGULATORY ACTIVITIES

As a result of the technical activities, required regulations were made in the General Conditions and Technical Condition, Tariff and Instructions of the State Supported Agricultural Insurance on a branch basis in respect of the scope for the Year of 2011 by the resolutions adopted by the Board of Directors of the Agricultural Insurance Pool following approval of the Cabinet.

In this framework;

- It was decided to cover the flowering period under the frost risk coverage in the State Supported Crop Insurance and grant additional premium support at the rate of 1/3 only to the frost risk premium in addition to the premium support granted considering the increases in the risk cost and premium payable by the farmer.
- The risk of death was covered by the Agricultural Insurance Pool (TARSiM) for the fattening male cattle recorded in the Animal Registration System (TURKVET) under the relevant General Conditions, Technical Conditions, Tariff and Instructions in the State Supported Livestock Insurance considering the existing plant, establishment, breeding details for fattening male cattle.
- The risk of death was included in the State Supported Agricultural Insurance for the sheep and goats and ram and billy goats integrated with the Farmer Registration System, recorded in TURKVET under the relevant General Conditions, Technical Conditions, Tariff and Instructions. Name of the new insurance branch is the Sheep & Goats Insurance.
- It was decided by a resolution of the Cabinet for the General Directorate of State Meteorology Affairs to share the daily and/or monthly meteorological data for the previous years with the Agricultural Insurance Pool (TARSiM) on the computer medium free of charge.
- The activities related to the required amendments to the Agricultural Insurance Law No. 5363 were delivered to the T.R, Prime Ministry, Undersecretariat of Treasury as a result of the five-year applications.

## 2. TECHNICAL ACTIVITIES AND REINSURANCE - FOREIGN RELATIONS

### Technical Activities

Analyses of the insurance data realized in Crop Insurance between the years of 2006-2011 were performed on a risk and village basis, premium rates, crop sensitivity classes, risk-based village zones, deductibles and co-insurance rates were reviewed and required updates were made.

An additional premium table was prepared on the tariff premium in the application year according to the number of damaged years of the parcel insured by the frost coverage in the last 5 years and cumulative frost loss ratio. It is intended with this table, in brief, to:

- prevent anti-selection without increasing premium rate of all insured people in the damaged village, apply discount for undamaged producers and encourage them to renew their policy,
- realize fair premium rate application with pricing based on level of damage only to the damaged parcel and number of damaged years and improve loss-premium balance and ensure sustainability of the system.

In respect of coverage of the flowering period under the frost coverage for fruits, the technical activities were completed by making possible loss scenarios, actuarial calculations and projections for the future by evaluating the data for the previous years and it was put into practice in 2011 with the agreed Technical Conditions and Tariff.

The insurance deadlines, which were prepared based on types of products and villages taking elevation data as a basis, were updated.

In the framework of the crop definition system which was made more sound in the Crop Insurance, names of new varieties of crop were designated and defined in the system. In this context, yield ranges in fruits were revised.

Upper yield limit application in pear, peach, cherry, grape and apricot in 2010 was started to be applied in all fruits in 2011 as a result of the activities and evaluations performed.

Yield ranges were determined on province basis in the field crops applicable in 2012.

Crop and plastic cover for **high tunnels** were covered by the Greenhouse Insurance against the risks of "hail, storm, tornado, fire, landslide, earthquake, vehicle impact and flood".

The tariff premium table, deductibles and co-insurance rates were determined and put into practice for the fattening cattle recorded in the Animal Registration System (TURKVET) in the Livestock Insurance.

In Livestock Insurance, Livestock Insurance data which was realized between the years of 2006-2011 was evaluated and province-based risk categories and tariff table was updated in parallel to these evaluations. In addition, the table of "Premium Adjustment based on Loss-Premium Balance" was updated in policy renewals in the framework of these results.

Activities were carried out applicable in 2012 in respect of the changes in the form of the commissions payable to the Insurance Companies.

The tariff premium table, deductibles and co-insurance rates were determined and put into practice for the Sheep & Goats Insurance included in the Agricultural Insurance as a new branch.

Furthermore, a hail rate making methodology was developed on a village basis in 2011 and it was submitted in the "International Statistics Congress".

## Reinsurance - Foreign Relations

The technical meetings with the leader reinsurer Munich Re continued during the year for the 3-Year reinsurance agreement concluded to cover the years of 2010-2012. As in the previous years, the amendments to the General Conditions, Technical Conditions, Tariff and Instructions determined for the year of 2012 were discussed and finalized at the meetings with the leader reinsurer as per the reinsurance agreement.

Following evaluation of the data for the previous years and required analyses, the flowering period was covered by the frost coverage as needed most part of the fruit producers in 2011. In addition, a major increase was seen in total insurance rate as a result of the increase in the premium support by the state in the frost coverage and the insurance practices were finalized successfully.

The targeted production and all actuarial activities

were submitted to the leader reinsurer in the mutual visits. Munich Re did not participate in the frost coverage in 2011 considering magnitude of risk in the frost coverage due to inclusion of the flowering period but its participation in other covers continued. No amendment was made to the current agreements with other reinsurers including the frost coverage.

In respect of the frost risk, the portion not participated by Munich Re was kept by the Pool on it. Meetings were made with the reinsurance brokers operating throughout the world for the portion held by the Pool and stop loss protection was purchased from the reinsurers with A+ rating on the international reinsurance markets.

In addition, coverage conditions of the current reinsurance agreement were also extended by inclusion of the Livestock and Sheep & Goats Insurance in the scope of the State Supported Livestock Insurance. Since the Sheep & Goats Insurance coverage was effective as from the half of the year, Munich Re also preferred not to participate in this coverage.

In the Sheep & Goats Insurance coverage, activities continued with other reinsurers at the same rates in the frost coverage and the portion not participated by Munich Re was also assumed by the Pool.

In the framework of the education grant provided by the leader reinsurer Munich Re to TARSİM every year regularly, one technical employee was trained for 1 month and information was exchanged with the trainees of other countries in this scope.

TARSİM personnel attended in one-week "**Reinsurance 1**" seminar of Munich Re.

# OPERATIONS FOR THE YEAR OF 2011

## 3. ACTIVITIES FOR DEVELOPING THE SYSTEM AND WORK PROCESSES

The following activities were carried out with the principle of ongoing development of the System as a result of coordinated works of all relevant divisions based on their activity in 2011:

### The Activities for Developing Technology Infrastructure

- The reporting system which was completed in 2010 and is used within the organization of TARSİM was made available for use by the producing Insurance Companies being partners of Tarım Sigortaları Havuz İşletmesi A.Ş.. It has allowed the Insurance Companies for seeing total production of the State Supported Agricultural Insurance and their share in the production, total production volumes by province.
- The database version used in TARNET system infrastructure was upgraded and Oracle 11 g database has been started to be used. While 10 g version of Oracle database was used in TARSİM systems, the database was upgraded to Oracle 11 g version to benefit from the developing technologies more during the operating year.
- The data storage unit was replaced. The data storage unit was made faster with a higher capacity by acting proactively to meet the increasing requirements of use in a faster and safer manner.

### The Activities Related to Regulatory Amendments, System Applications and Work Processes

The required system activities were completed for the amendments to the General Conditions and Technical Conditions, Tariff and Instructions determined for the year of 2011 and required revisions were made to the system applications and work processes.

### The Applications developed for the Operational and Corporate Requirements

**The activities for developing the Greenhouse Insurance Work Processes:** In the activity performed to improve the work processes of the Greenhouse Insurance, it was intended to shorten periods for risk investigation and loss adjustment, reduce loss adjustment costs, identify the greenhouses, increase productivity and efficiency in the work processes and increase policy rate. In this activity, statistics of the work processes, legislation, implementation rules and greenhouse registration system were examined, a

field activity was performed and opinions of the loss adjusters and Regional Directorates were applied.

As a result of the activity, an improving action plan of 19 items was prepared for improving the work processes. Time and resource planning was made for all agreed actions and the relevant activities have been initiated and it is targeted to finalize all items in 2012.

**The Activities for developing Work Processes of the Livestock Insurance:** In the activity performed for the purpose of shortening the operational work processes, increasing productivity and efficiency in the work processes;

- Loss photos were ensured to be loaded on the system by the developed application.
- A process monitoring, control and automatic warning and information system was developed and put into practice for the work processes on the system.
- A new application was developed to compare any photos taken during risk assessment and photos taken during loss adjustment on the system and in the same process step.
- The application for sending an information letter to the insured people in respect of rejected claims was terminated. Loss Status Displaying menu was revised by the agents and insurance companies to ensure reasons of rejection to be seen on the system in detail.
- Terms of reference in the department were revised. Reorganization was made by creating business units to increase operational efficiency and productivity.
- The applications for the Livestock Insurance system were opened to the Veterinary Surgeons in all regions and the veterinary surgeons in District Offices in Ankara and Bursa were authorized to examine loss files.
- Annexes which include animal exclusions, loss payee additions, animal sum changes by the Head Office of the Operating Company were made available to the agents and the agents were caused to issue such annexes under the control of the Head Office.
- It application sending a letter to bank branches for each loss, waiting for reply and making loss payment following such reply was terminated in loss payments for policies the loss payee creditors of which is T.C. Ziraat Bankası. As a result of discussions, losses are started to be paid directly to the bank branches by a letter of consent received from the Head Office of T.C. Ziraat Bankası.

- Risk assessment processes and applications were revised; SMS and E-MAIL system was put into practice for systematic monitoring of risk assessment processes of loss adjusters. Risk assessment photos were ensured to be loaded on the system for preventing secondary processes like redundant e-mail, CD etc. Redundant working hours for archiving were eliminated.

### Application of Policy/Loss Query

The Policy/Loss Query application has been implementing for allowing the producers for directly accessing to their policy and loss details, following the periods for loss payments. The insured people have been given an opportunity by this application to display their policy details and status of loss files for these policies by entering their Turkish Id. or Taxpayer Id. No. and policy number on the Policy Query screen on website of TARSİM.

### Projects

**Mobile Expert Project:** The work processes have been determined for the project aiming at allowing loss adjusters for shortening their operations on the field as much as possible and ensuring surveys to be completed in a shorter period, shortening process of loss payment by accelerating loss operations and field tests were completed with the activities for developing the infrastructure and system applications. Pilot implementation of the project will be initiated in the first quarter of 2012.

**Radio Frequency Definition project:** It is aimed at:

Preventing mistakes and abuses in loss payments;

Insuring cattle, sheep & goats not insured in the current case by the method of defining any animals accepted to the insurance in an electronic medium by the microchip integrated method following the process of risk inspection on the insured cattle, integrating them with TARNET system and verifying data of the damaged animal in case of a possible damage.

Work processes of the project were determined, system applications were developed and field tests were completed. Purchasing operations were completed for the equipment and materials to be used in the application (microchip, integrator, reader) according to the project process. Pilot implementation of the project will be initiated in the first quarter of 2012 following completion of field trainings of loss adjusters according to the resolution of the Board of Directors of the State Supported Agricultural Insurance Pool.

**Geographical Information Systems Project:** In the project which has been initiated for calculating risks of the Agricultural Insurance and making locational analysis approaches in the geographical information systems of the Agricultural Insurance, it is aimed at developing the technology and modeling used in the pilot project implemented in the province of Bursa, district of Gürsü before and updating the data used in the analyses. In this framework, a contract was signed with a firm for purchasing consultancy service in the modeling and analysis practices according to the project plan prepared. Implementation of the project will be commenced in the first quarter of 2012 and modeling and analysis activities will be performed for other provinces during the year respectively and thus scope of the project will be extended.

**Strategic Plan Preparation Project:** Based on the current status, mission and basic principles of the organization, activities have been initiated for preparing a 3-Year Strategic Plan covering the Years of 2012-2014 in 2011 for creating a vision for the future, determining targets consistent with this vision and monitoring and evaluating development by developing measurable indicators, predicting any opportunities to arise and considering them in the best manner based on the changing conditions and ensuring ongoing development. The activities which are conducted in the framework of a project management have been initiated on April 01, 2011 and participation of all company personnel was achieved in the activities conducted by coordination of the project committee appointed and they were completed at the end of 2011. The strategic plan which is intended to be submitted to the Board of Directors of the Agricultural Insurance Pool on the first days of 2012 is planned to be put into practice following approval of the board of directors.

### E – Agent Training and Certification Processes

**Project:** In the project which has been commenced for developing the agent trainings which were previously made on a regional basis and by the classical training method in the previous years and ensuring them to be made on TARNET system and on web applications including technological applications, it is aimed at increasing efficiency of the trainings, giving trainings independent from time and location, reducing training costs and losses of labor, giving more frequent and effective trainings.

Under the project, the activities have been completed including preparation of the work processes, infrastructure works, preparation of training documentation, test activities, determination of application rules and announcement of them to the insurance companies and agents. It is planned to arrange the first agent trainings planned to be performed in 2012 on this newly developed system.

## OPERATIONS FOR THE YEAR OF 2011

### 4. PUBLIC RELATIONS AND PUBLICITY

It was intended with the communication activities performed for the target group for promoting the State Supported Agricultural Insurance in 2011 to;

- Support the current corporate reputation created for the Agricultural Insurance Pool (TARSİM),
- Make the Agricultural Insurance widespread in larger areas in our country,
- Reinforce the awareness on the fact that the Agricultural Insurance Pool (TARSİM) is the exclusive authorized authority in our country in connection with the Agricultural Insurance,
- Create a perception on the fact that the Agricultural Insurance Pool (TARSİM) is a model, reliable and reputable organization in the agricultural and insurance sector both in our country and in the world,
- Promote new products, applications, State Support and eliminate wrong perceptions about the System.

The Public Relations and Publicity activities carried out for promoting the State Supported Agricultural Insurances have been performed in the framework of the following titles:

- Publicity and Information Meetings
- Trainings
- Fairs
- Media Relations and Campaigns

### Publicity and Information Meetings

Meetings were held in the districts, villages and towns based in these provinces through the Head Office and District Offices of TARSİM İşletici Şirketi A.Ş. for promoting the new applications in 2011 as well as the State Supported Agricultural Insurance System and applications.

81 provinces were reached through the meetings held since foundation of TARSİM and total 142 information and publicity meetings were arranged only in 2011.

In 2011, the provinces reached through these meetings are as follows:

Adana-Afyon-Amasya-Ankara-Aydın-Bursa-Çanakkale-Çorum-Denizli-Duzce-Elazığ-Erzincan-Erzurum-Giresun-Isparta-Izmir-Karaman-Kastamonu-Kayseri-Konya-Kütahya-Malatya-Manisa-Mersin-Muğla-Nevşehir-Niğde-Ordu-Sakarya-Samsun-Şanlıurfa-Tokat-Uşak-Yalova-Yozgat

In addition to the producers, representatives of the Provincial and Regional Directorates of Agriculture, the relevant non-governmental organizations, research institutes, agriculture consultants, quarter and village headmen, governorship and district governorship and agents participated in the publicity meetings.

Other significant organizations, visits and ceremonies are as follows in addition to the publicity meetings held for the producers:

### Visit by the Azeri Subsidiary

Groupama Sigorta subsidiary, Azerbaycan Basak Inam Sigorta directors visited the Head Office of the Operating Company of TARSİM in Istanbul on January 20, 2011. In the framework of the visit, information was given to the Azeri directors about the State Supported Agricultural Insurance System, its operation, technical conditions, tariffs and reinsurance system and information was obtained on the similar applications in Azerbaijan.



### **Information Meetings on Inclusion of Flowering Period in Fruits in the Frost Insurance Coverage**

Publicity and information meetings were held in respect of coverage of the flowering period in fruits by the frost insurance in Bursa on January 24, 2011, in Afyon and Isparta on January 25, 2011, in Nevşehir on February 02, 2011 and in Yozgat on February 09, 2011.

Chairman of Board of Directors of the Agricultural Insurance Pool Mr. Dr. Ramazan Kadak, General Manager of TARSİM Operating Company Mr. A. Bülent Bora, Deputy Chairman of the Agricultural Insurance and Natural Disasters Department of the Ministry Mr. Bekir Engürülü, representatives from the Ministry of Food, Agriculture and Livestock, representatives of the Head Office and District Offices of TARSİM Operating Company, Provincial, District Managers, representatives of the Chamber of Agriculture, representatives of the non-governmental organizations and insurance companies, agents and press members participated in the publicity meetings.

### **Visit by the Iranian Committee**

The representatives of the Iranian Agricultural Insurance Fund Board of Directors visited the Head Office of TARSİM Operating Company on January 26, 2011. In the framework of the visit, the representatives were informed on the State Supported Agricultural Insurance, tariff structure of TARSİM, reinsurance system, covers and applications in the Agricultural Insurance and information was obtained regarding the similar applications in Iran. The representatives of the Iranian Agricultural Insurance Fund Board of Directors as well as representatives of the General Directorate of Agricultural Reform and TARSİM participated in the meeting.

### **Functions of TARSİM and TCIP and New Applications Meeting**

The meeting concerning "Functions of TARSİM and TCIP and New Applications", which was arranged by Kayseri Chamber of Commerce (KCC) Insurance Professional Committee and Insurance division was held in Kayseri on March 12, 2011.

At the meeting, General Manager of TARSİM Operating Company, Mr. A. Bülent Bora, gave information about the State Supported Agricultural Insurance System, its function and applications for the year of 2011.

### **Publicity and Information Meetings for the Universities**

The publicity and information meetings were arranged for the undergraduates of Manisa Celal Bayar University, Demirci Vocational College, Insurance department on March 16, 2011, for the undergraduates of Ege University, Faculty of Agriculture, Department of Agricultural Economy on May 13, 2011, for the undergraduates of Baskent University on December 09, 2011 and for the undergraduates of Inonu University, faculty of Agriculture and Battalgazi Vocational College on December 21, 2011.

Information was given and questions of the attendants were answered at the meeting in connection with the current application, covers, product-based premium calculation and loss process, General and Technical Conditions, survey operations.

In addition, participation was achieved in the forum concerning the "Climate Change and Actuarial Applications in the Agricultural Insurance" arranged by cooperation of FAO (Food and Agriculture Organization of the United Nations) and ODTU in Ankara on November 22, 2011 and a presentation was made named "Actuarial Applications in the Agricultural Insurance in Turkey".



## OPERATIONS FOR THE YEAR OF 2011

### Undersecretariat of Treasury Information Meeting

An information meeting was arranged in the Head Office of TARSİM Operating Company on April 22, 2011 by participation of the Ass. Loss Adjusters of the General Directorate of Insurance, Undersecretariat of Treasury, Prime Ministry, Republic of Turkey. Information was given about the State Supported Agricultural Insurance System, its operation, reinsurance structure and applications for 2011 and questions of the participants were replied at the meeting.

### Tehran Insurance Activity and Applications Forum

TARSİM participated in the insurance activity and applications forum arranged in Tehran on April 26-27, 2011. In the forum where information was exchanged regarding the Turkish insurance legislation and operation and applications of TCIP, Insurance Information Center and TARSİM in the field of natural disaster, motor vehicle and agricultural insurance included representatives from T.R. Prime Ministry Undersecretariat of Treasury, TCIP, Insurance Information Center and insurance companies.

### The 7th International Statistics Congress

TARSİM participated in the 7th International Statistics Congress arranged by Hacettepe University and Turkish Statistic Association in Antalya between the dates of April 28- May 01, 2011. The congress was made under the title of "Insurance, Actuary and Risk Management" where the new scientific studies and ideas in the statistics science were shared with the members of the different professional groups and academicians. Directors of TARSİM Operating Company Head Office participated in the congress.

### Agricultural Insurance Meeting in Cyprus

Representatives of T.R. Ministry of Food, Agriculture and Livestock, T.R. Prime Ministry Undersecretariat

of Treasury and TARSİM Operating Company went to Cyprus between the dates of May 08-11, 2011 for information exchange upon request under the activities for launching private insurance system in the agricultural field.

### Publicity Meeting for Veterinary Surgeon Loss Adjusters

A review meeting was arranged by TARSİM for the Agricultural Insurance Pool Veterinary Surgeon Loss Adjusters who actively serve in the provinces of Afyon, Antalya, Burdur, Isparta and Muğla on May 14-15, 2011. At the meeting where representatives from T.R. Ministry of Food, Agriculture and Livestock, Head Office of TARSİM Operating Company and Antalya District Office participated, information was given about the problems encountered in risk assessment and loss adjustment operations and applications of fattening cattle insurance covered by the State Supported Livestock Insurance in 2011 and questions of the participants were replied.

### Insurance Week Events

The "Insurance Week" was arranged by T.R. Prime Ministry Undersecretariat of Treasury between the dates of May 30 - June 05, 2011 for the first time for increasing insurance conscious. TARSİM celebrated the Insurance Weeks by various events in İzmir, Manisa, Giresun, Ankara and Malatya.

### Chambers of Agriculture Aegean Region Meeting

TARSİM participated in the Aegean Region Meeting hosted by the Union of the Turkish Chambers of Agriculture in Manisa on September 14, 2011. At the meeting where T.R. Minister of Food, Agriculture and Livestock, Mr. M. Mehdi Eker also participated, information was provided about operation and applications of the State Supported Agricultural Insurance System and questions of the participants were replied.





### **Congress of the Association of International Agricultural Product Insurers**

TARSİM participated in the 31st Congress arranged by the Association of International Agricultural Product Insurers (AIAG) in Athens between the dates of October 02-05, 2011. In the congress having participants from 31 countries, developments in the field of agricultural insurance in the world and issues under the income insurance were discussed. In the framework of the event participated by TARSİM Operating Company General Manager Mr. A. Bülent Bora and Technical Manager Mr. Necati İçer, the State Supported Agricultural Insurance System was introduced to the participants.

### **Visit of Azerbaijan Economic Research Center**

TARSİM welcomed the representatives from Azerbaijan Economic Research center on October 24, 2011. Information was given about operation and applications of the State Supported Agricultural Insurance System at the meeting.

### **Testing Activities under the Mobile Expert Project**

TARSİM carried out applied testing activity of Mobile Expertise in the Villages of Çakırca and Orhaniye in the district of İznik in Bursa on December 13, 2011. Representatives from TARSİM Operating Company Head Office and District Office participated in the testing operation performed under the "Mobile Expert Project" aiming at ensuring the Agricultural Insurance Pool Loss Adjusters to complete their survey in a shorter period, accelerating loss operations and shortening loss payment process. Opinions and proposals of the loss adjusters were obtained during the testing operation in the olive orchards damaged by frost regarding feasibility of the project, screen usage, possible problems in practice and their solutions.

### **Symbolic Claim Payment and Check Delivery Ceremonies**

As part of its promotion activities in 2011, TARSİM held Symbolic Claim Payment and Check Delivery Ceremonies in various provinces, districts and regions in cooperation with the Turkish Ministry of Food, Agriculture and Livestock. The meetings were attended by the officials from TARSİM Operation Head Office and relevant Regional Directorates as well as officers from Turkish Ministry of Food, Agriculture and Livestock, Turkish Prime Ministry Undersecretariat of Treasury, Board of Directors of Agricultural Insurance Pool, Provincial and District Directorates of Food, Agriculture and Livestock and agents and manufacturers.

The provinces in which ceremonies were held: Adana-Antalya-Aydın-Denizli-Hatay-Mersin

### **Trainings**

The trainings and ceremonies held in 2011 are as follows:

#### **Trainings for Insurance Companies and Agents**

In 2011, trainings were provided to the agents of insurance companies to improve their knowledge on State-Supported Agricultural Insurance System, legislation, working procedures and principles and to contribute to the provision of better services to manufacturers.

In addition to brokers and agents in 73 provinces, the Head Offices and Regional Directorates of banks and the employees of Agricultural Credit Cooperatives also benefited from the trainings organized by the Head Office of TARSİM İşletici Şirketi A.Ş. and Regional Directorates.

59 trainings provided in 42 provinces were attended by 2.335 people and certificates were awarded to participants. Thus, a total of 9.483 people attended 166 trainings which were provided in 68 provinces and which covered 81 provinces in 2010 and 2011.



## OPERATIONS FOR THE YEAR OF 2011

### Adjuster Trainings

In 2011, trainings were provided in various provinces and on various dates in order to improve the experience and knowledge of Agricultural Insurance Pool Adjusters. During those trainings, information was provided on loss adjustment and computer, significant points, photo-taking methods, use of GPS, archiving, Adjuster Discipline Regulation, assessment of the previous period and messages regarding the new period and expectations, and the questions asked by Adjusters were answered.

The dates and details of provinces in which Adjuster trainings were provided are as follows:

February 25 .....	Malatya
February 26 .....	Adana
February 28 / March 02 .....	Ankara
March 02 .....	Antalya
March 03 .....	Giresun
March 04 .....	Afyon, Isparta
March 05 .....	Niğde
March 08 .....	Kırklareli
March 10 .....	Manisa
March 12 .....	Diyarbakır
April 30 / May 01 .....	Adana
May 11-12 .....	Amasya
May 14-15 .....	Antalya
June 02-03 .....	Malatya
June 11 .....	Manisa
June 13 .....	Malatya

In addition, 13th Agricultural Insurance Pool Adjuster Training was provided to Agricultural Insurance Pool Adjusters which shall participate in the system by the Turkish Ministry of Food, Agriculture and Livestock at Garden Cultures Research Station Directorate in Alata District of Mersin City between November 21 and December 03, 2011. TARSİM İşletici Şirketi A.Ş. provided trainer support for this training and a total of 155 people consisting of freelance veterinary surgeons, agricultural engineers and technicians from 81 provinces attended the training. The training was completed upon an assessment exam held.

### International Training Organizations

The International Loss Adjustment Event which is organized by the International Association of Agricultural Production Insurers (AIAG) in a different country every year was held in Bursa between June 22 and 24. The event was attended by the representatives from international companies as well as the Head Office and Regional Directorates of TARSİM Operation Company and officers from the Turkish Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform and the Turkish Association of Agricultural Chambers. During the event, field studies were conducted with regard to the damages occurred on cherries due to hail.

According to the schedule, AIAG officer Mr. Hansueli Lusti and Mr. A. Bülent Bora made opening speeches in the meeting held on the first day and then, Mr. Necati İçer, Technical Manager of TARSİM İşletici Şirketi A.Ş., made a presentation. During the assessment of damage occurred on the cherries due to hail on the second day, 60 participants divided into 9 separate groups were guided by the agricultural engineers from the Turkish Ministry of Food, Agriculture and Livestock, the Turkish Association of Agricultural Chambers and TARSİM İşletici Şirketi A.Ş.

Following the field study, researcher Mr. Hasan Cumhuri Sarısu made a presentation about cherry production in Turkey and the field study was assessed by the active participation of all guests as moderated by Mr. Necati İçer.

During the event, foreign guests were informed about cultural and folkloric characteristics of Turkey.

The participants from Spain, Germany, Austria, Italy, France, Ukraine, Portugal, Switzerland, Slovenia and Romania appreciated this event which was held in our country for the first time. This is very significant for TARSİM to demonstrate the progress it has made within a 5-year period in international arena.



## Exhibitions

We attended 9 agriculture and livestock exhibitions. We reached out to manufacturers across the country through those exhibitions.

The details of the exhibitions are as follows:

- Agriculture and Livestock Exhibition - Malatya
- Hasyurt Agriculture Exhibition - Antalya (Finike)
- Agroexpo International Agriculture, Greenhouse and Livestock Exhibition - İzmir
- Burtarım Agriculture, Seed Growing, Arboriculture and Milk Industry Exhibition - Bursa
- Agrotec Agriculture Exhibition - Ankara
- SAM Agriculture Exhibition - Samsun
- Agriculture, Livestock, Poultry Husbandry and Milk Industry Exhibition - Adana
- Eurasia Agriculture, Livestock, Poultry Husbandry and Milk Industry Exhibition - İstanbul
- Animalia International Specialization Exhibition on Livestock and Livestock Technologies - İstanbul

## Media Relations and Campaigns

### Media Relations

Press releases were published in the national media under the following titles at the beginning of each month.

**January** - "Flowering period under coverage"

**February** - "TARSİM never stops"

**March** - "Boom in Agricultural Insurance"

**April** - "Unprecedented earthquake, unprecedented Tsunami"

**May** - "Sine qua non for farmers"

**June** - "Sheep & Goats under cover by TARSİM"

**July** - "International seminar hosted by TARSİM"

**August** - "TARSİM stands out with its technology"

**September** - "TARSİM dresses the wounds of farmers"

**October** - "New practice by TARSİM for greenhouses"

**November** - "TARSİM pays and farmers are happy"

**December** - "Historic meeting by TARSİM"

In 2011, total 886 news items were published in press and on websites and the number of news and the month they were published are as follows:

**158** in January,

**101** in February,

**38** in March,

**121** in April,

**54** in May,

**34** in June,

**38** in July,

**17** in August,

**38** in September,

**103** in October,

**30** in November,

**154** in December

### Exclusive News (Interviews)

Exclusive news was published in national newspapers such as Akşam and local newspapers like Gerçek, Karar, Görüş, Sürmanşet, Yenigün, Bakış, Malatya Net Haber etc and also the magazines such as Perder, Birlik, Para, Capital and Tarımtürk.

Interviews conducted with printed media were supported by national, local and audiovisual communication means such as television and radio.

Television channels and radio stations: Kanal 33 TV, Koza TV, Akdeniz TV, Ege TV, TRT Trabzon Radyosu, GKobi TV, Tarım TV, Kanal G, Bereket TV, İzmir TRT, TRT Anadolu, CNN Türk, TV Malatya, ER TV, Kanal 52, Yeni Asır TV, Türkiyem TV, Vuslat TV, TV Malatya, ETV, TRT GAP, Kanal Malatya, Ufuk TV, Tempo TV, TRT İstanbul.



## OPERATIONS FOR THE YEAR OF 2011

During the campaign, 316 spots were used for 8.837 seconds on national television channels and 2.485 spots were used for 3.870 seconds on national radio stations.

With regard to local campaigns, 1.247 spots were used for 32.930 seconds in 15 local channels in 9 provinces.

### Campaigns

#### Printed Media

Advertisements were published in newspapers and magazines such as Ziraat Dünyası, Damızlık Sığır Yetiştiricileri Birliği, Türktarım, İzmir Birlik, Vatan, Milliyet, Refleks and Tarım Kredi for commercial purposes.

#### Television Channels and Radio Stations

An introductory campaign was maintained in 2011 with regard to the frost insurance coverage for flowering period of fruits, and national TV channels such as TRT 1 and TRT 3 and radio stations such as TRT FM and Radio 1 in addition to local television channels broadcasted TARSİM introductory films.

Under introductory campaigns, 2 different 20 and 30 seconds-long introductory films and spots were prepared for TV channels and radio stations.

While the timing of the introductory campaign was planned, the periods which are significant for insurance were taken into consideration and the campaign was implemented between January 24 and February 07, 2011.

### Photography Contest

In 2011, TARSİM organized a photography contest for adjusters for the first time. The contest entitled "Agriculture and Animal Reflections from the Perspective of Pool Adjuster" was organized in order to discuss the wide range of agricultural products and husbandry in our country through the power of the art of photography and from the perspective of TARSİM Adjusters and to encourage the Adjusters who are interested in the art of photography. The applications were received during some 7 months;

In the contest, Livestock Insurance Adjuster Mr. Önder Alkan, who participated the contest from Zonguldak, was ranked number 1 with his theme "Going Back Home", Livestock Insurance Adjuster Mr. Kadir Er from Tekirdağ, was ranked number 2 with his theme "Insurance is Good" and Livestock Insurance Adjuster Mr. Burhan Yiğit from Kırklareli was ranked number 3 with his theme "Bale Seller".

The winners of mansion awards are as follows: Livestock Insurance Adjuster Mr. İbrahim Uzun from Nevşehir with his theme "Small but Hot", Crop Insurance Adjuster Mr. Şahin Erdoğan from Malatya with his theme "Dalbastı Cherry" and Livestock Insurance Adjuster Mr. İsmail Ağa from Çanakkale with his theme "Peasant Woman".



## 5. PRODUCTION DATA AND CLAIM PAYMENTS ON THE BASIS OF BRANCHES

The premium production which was 185.433.744.- TL in 2010 reached 440.879.023.- TL with 138% increase in 2011. Sum Insured which was 3.987.866.529.- TL in 2010 reached 6.986.308.699.- TL with 75% increase in 2011. The distribution of the number of policies, total premium production and total sum insured in 2011 on the basis of branches is as follows:

Branches	Number of Policies	Total Premium Production (TL)	Total Sum Insured (TL)
<b>Crop</b>	549.538	248.828.640	4.003.686.046
<b>Greenhouse</b>	6.431	11.152.748	766.305.824
<b>Livestock</b>	29.852	165.800.932	1.930.406.314
<b>Sheep &amp; Goats</b>	1.701	6.288.201	46.251.653
<b>Poultry</b>	166	1.442.074	57.637.755
<b>Aquaculture</b>	28	7.366.428	182.021.107
<b>Total</b>	<b>587.716</b>	<b>440.879.023</b>	<b>6.986.308.699</b>

Loss payment was TL 225.227.838.- in 2011. Total 175.882 loss notices were considered for all branches, 8.117 yield assessments, 60.131 risk assessments and 195.440 loss adjustments were made and thus a major and high volume operation was implemented successfully.







# BASIC DATA AND FINANCIAL STATEMENTS

## BASIC DATA

	2007	2008	2009	2010	2011
<b>TL</b>					
<b>Total Sum Insured</b>	1.478.414.653	2.224.971.605	2.900.559.617	3.987.866.529	6.986.308.699
<b>Total premium production</b>	64.103.579	98.443.549	120.348.681	185.433.744	440.879.023
<b>Total Loss realized *</b>	51.191.780	50.843.382	109.813.159	155.344.643	280.900.299
<b>Total Losses paid **</b>	43.905.528	44.100.874	95.231.940	121.399.481	225.227.838
<b>General Expenses</b>	4.856.012	7.988.573	8.905.156	12.333.138	15.685.955
<b>Financial Income</b>	2.186.386	5.616.286	4.530.502	4.362.258	6.879.437
<b>Technical Income (Net)</b>	5.407.206	2.514.827	4.374.653	7.970.880	65.637.666
<b>Total Assets</b>	12.361.918	51.503.672	37.767.688	73.687.727	223.085.188
<b>NUMBER</b>					
<b>Number of Policies</b>	218.938	260.944	306.770	371.116	587.716
<b>Number of Insured Cattle (Head)</b>	54.499	71.955	112.198	188.436	361.259
<b>Number of Insured Sheep &amp; Goats (Head)</b>	-	-	-	-	68.565

(\*) Including the outstanding losses incurred during the year but not paid as of end of the year yet.

(\*\*) Including loss adjustment expenses.



# BALANCE SHEET AS OF 31.12.2007 / 31.12.2008 / 31.12.2009 / 31.12.2010 / 31.12.2011

ASSETS	TL				
	2007	2008	2009	2010	2011
<b>I. CURRENT ASSETS</b>	<b>10.806.433,55</b>	<b>50.481.152,12</b>	<b>36.680.648,99</b>	<b>72.507.735,56</b>	<b>221.625.860,57</b>
A. Cash and Cash Equivalents	3.709.346,76	41.768.326,20	26.714.655,79	35.716.737,09	171.896.645,85
B. Financial Assets and Financial Investments risk of which is assumed by the insured people	-	-	-	-	-
C. Due from Main Activities	6.805.501,57	5.754.975,50	6.204.624,62	27.165.258,06	32.512.734,09
D. Due from Related Parties	-	-	-	-	-
E. Other Receivables	-	-	33.510,19	-	-
F. Income Accruals and Prepaid Expenses for the future months	-	2.957.850,42	3.727.858,39	9.625.740,41	17.216.480,63
G. Other Current Assets	291.585,22	-	-	-	-
<b>II. NON-CURRENT ASSETS</b>	<b>1.555.484,83</b>	<b>1.022.519,72</b>	<b>1.087.039,36</b>	<b>1.179.991,71</b>	<b>1.459.326,93</b>
A. Due from Main Activities	-	-	-	-	-
B. Due from Related Parties	-	-	-	-	-
C. Other Receivables	-	-	-	-	-
D. Financial Assets	-	-	-	-	-
E. Tangible Assets	484.883,09	480.316,77	783.049,45	1.004.307,70	1.398.494,41
F. Intangible Assets	1.070.601,74	542.202,95	303.989,91	175.684,01	60.832,52
G. Income Accruals and Prepaid Expenses for the following years	-	-	-	-	-
H. Other Non-Current Assets	-	-	-	-	-
<b>TOTAL ASSET</b>	<b>12.361.918,38</b>	<b>51.503.671,84</b>	<b>37.767.688,35</b>	<b>73.687.727,27</b>	<b>223.085.187,50</b>

LIABILITIES	TL				
	2007	2008	2009	2010	2011
<b>I. SHORT TERM LIABILITIES</b>	<b>11.300.011,83</b>	<b>38.970.063,63</b>	<b>23.043.475,65</b>	<b>58.600.348,15</b>	<b>151.339.648,89</b>
A. Financial Debts	-	-	-	-	-
B. Due from Main Activities	3.142.411,39	29.022.402,36	8.369.819,09	26.256.195,57	81.245.176,87
C. Due to Related Parties	612,12	3.124,59	2.029,48	615,56	2.365,84
D. Other debts	148.126,00	150.757,61	289.863,40	526.667,86	1.297.886,89
E. Insurance Technical provisions	5.522.372,61	5.736.725,51	8.461.786,92	16.415.950,65	44.035.004,75
F. Taxes payable and other similar liabilities and provisions	59.921,86	43.238,97	78.110,01	188.712,51	429.775,16
G. Provisions for other risks	-	-	-	-	-
H. Income Accruals and Prepaid Expenses for the following months	2.426.567,85	4.013.814,59	5.841.866,75	15.212.206,00	24.156.450,86
I. Other short term liabilities	-	-	-	-	172.988,52
<b>II. LONG TERM LIABILITIES</b>	<b>15.157,12</b>	<b>12.533.608,21</b>	<b>14.724.212,70</b>	<b>15.087.379,12</b>	<b>71.745.538,61</b>
A. Financial debts	15.157,12	730,67	-	-	-
B. Due from Main Activities	-	-	-	-	-
C. Due from Related Parties	-	-	-	-	-
D. Other debts	-	-	-	-	-
E. Insurance Technical provisions	-	12.532.877,54	14.724.212,70	-	-
F. Other liabilities and provisions	-	-	-	-	-
G. Provisions for other risks	-	-	-	-	-
H. Income Accruals and Prepaid Expenses for the following years	-	-	-	-	-
I. Other long term liabilities	-	-	-	15.087.379,12	71.745.538,61
<b>III. SHAREHOLDERS' EQUITY</b>	<b>1.046.749,43</b>	-	-	-	-
A. Paid-in Capital	-	-	-	-	-
B. Capital Reserves	-	-	-	-	-
C. Profit Reserves	-	-	-	-	-
D. Profits for the Previous Years	-	-	-	-	-
E. Organization loss	-1.690.830,30	-	-	-	-
F. Asset/Liability Difference	2.737.579,73	-	-	-	-
<b>TOTAL LIABILITY</b>	<b>12.361.918,38</b>	<b>51.503.671,84</b>	<b>37.767.688,35</b>	<b>73.687.727,27</b>	<b>223.085.187,50</b>

# 2007 / 2008 / 2009 / 2010 / 2011 INCOME-OUTCOME SHEET

	TL				
	CROP	GREENHOUSE	LIVESTOCK	POULTRY	AQUACULTURE
<b>I. TECHNICAL INCOME</b>	<b>416.133.227,94</b>	<b>32.570.130,56</b>	<b>405.260.250,47</b>	<b>2.856.886,82</b>	<b>15.646.258,91</b>
A) Received	248.828.639,24	11.152.748,28	165.800.931,75	1.442.074,28	7.366.428,23
B) Received Commissions	48.205.011,14	1.809.931,63	33.137.714,79	327.116,65	1.108.328,12
a) Received Commissions	48.460.269,30	2.658.948,20	39.648.805,29	342.843,79	1.758.941,44
b) Deferred Commission Income (-)	-255.258,16	-849.016,57	-6.511.090,50	-15.727,14	-650.613,32
C) Share of Reinsurers in paid loss	87.405.672,49	5.219.343,34	53.905.535,57	108.851,83	2.547.288,93
D) Carried forward technical reserves	20.216.558,16	7.567.934,26	61.639.727,19	500.396,52	1.479.559,55
a) Provision for Unearned Premiums	2.356.678,97	4.105.399,73	49.116.979,72	500.396,52	1.379.559,55
b) Provision for Outstanding Loss	17.859.879,19	3.462.534,53	12.522.747,47	0,00	100.000,00
E) Share of Rein. in provisions	11.477.346,91	6.802.954,59	90.746.582,12	478.447,54	3.144.654,08
a) Provisions for Unearned Premiums	2.718.358,91	5.992.798,59	60.409.662,12	458.729,54	3.144.654,08
b) Share of Rein. in provisions	8.758.988,00	810.156,00	30.336.920,00	19.718,00	0,00
F) Other	0,00	17.218,46	29.759,05	0,00	0,00
<b>II. TECHNICAL EXPENSES</b>	<b>-358.505.225,93</b>	<b>-31.675.642,09</b>	<b>-399.714.564,12</b>	<b>-2.418.667,54</b>	<b>-14.754.356,92</b>
A) Premiums given to reinsurers	-151.416.527,90	-8.254.100,08	-122.863.736,83	-1.066.062,37	-5.452.542,18
B) Commissions paid	-34.462.724,70	-1.217.165,35	-22.658.278,71	-132.290,74	-359.718,90
a) Commissions paid	-34.720.351,50	-1.895.967,99	-28.186.172,71	-144.207,42	-589.316,74
b) deferred Commission expenses (-)	257.626,80	678.802,64	5.527.894,00	11.916,68	229.597,84
C) Losses paid	-137.901.026,11	-6.494.050,47	-77.128.897,93	-135.564,31	-3.448.819,03
D) Share of reinsurers in technical reserves carried forward	-16.710.698,55	-6.145.266,41	-50.508.778,03	-410.245,21	-1.213.236,83
a) Provision for unearned premiums	-1.932.476,75	-3.366.421,85	-40.275.891,84	-410.245,21	-1.131.236,83
b) provision for outstanding loss	-14.778.221,80	-2.778.844,56	-10.232.886,19	0,00	-82.000,00
E) Technical provisions	-17.948.316,89	-9.124.668,43	-121.956.531,57	-646.209,26	-4.249.532,54
a) Provision for Unearned Premiums	-4.138.852,89	-8.098.356,43	-81.634.003,57	-619.563,26	-4.249.532,54
b) Provision for outstanding loss	-13.809.464,00	-1.026.312,00	-40.322.528,00	-26.646,00	0,00
c) Provision for ongoing risks	0,00	0,00	0,00	0,00	0,00
d) Provision for Balancing	0,00	0,00	0,00	0,00	0,00
F) Other	-65.931,78	-440.391,35	-4.598.341,05	-28.295,65	-30.507,44
<b>TECHNICAL INCOMES-TECHNICAL EXPENSES DIFFERENCE</b>	<b>57.628.002,01</b>	<b>894.488,47</b>	<b>5.545.686,35</b>	<b>438.219,28</b>	<b>891.901,99</b>
<b>III. GENERAL EXPENSES</b>					
A) General administrative expenses					
B) Taxes and other liabilities					
C) Amortization expenses					
D) Other Expenses					
E) Provisions					
<b>IV. FINANCIAL INCOMES</b>					
A) Interest incomes					
B) Exchange incomes					
C) Other incomes					
D) Provision incomes					
<b>V. FINANCIAL EXPENSES</b>					
A) Exchange expenses					
<b>FINANCIAL INCOME/FINANCIAL EXPENSE/GENERAL EXPENSES DIFFERENCE</b>					
<b>INCOME/EXPENSE DIFFERENCE</b>					

SHEEP & GOATS	TL				
	TOTAL 2011	TOTAL 2010	TOTAL 2009	TOTAL 2008	TOTAL 2007
<b>8.803.807,11</b>	<b>881.270.561,81</b>	<b>430.054.188,45</b>	<b>273.465.895,21</b>	<b>191.719.684,62</b>	<b>130.616.174,17</b>
6.288.200,76	440.879.022,54	185.433.743,59	120.348.680,83	98.443.549,47	64.103.578,23
257.110,13	84.845.212,46	39.723.443,69	29.462.888,85	25.568.325,13	16.667.366,07
919.649,30	93.789.457,32	49.093.782,94	31.290.941,01	29.582.139,72	16.667.366,07
-662.539,17	-8.944.244,86	-9.370.339,25	-1.828.052,16	-4.013.814,59	0,00
534,15	149.187.226,31	92.858.260,73	71.493.377,27	31.879.599,13	35.498.588,44
0,00	91.404.175,68	37.049.937,16	22.180.256,07	17.202.430,38	2.666.583,66
0,00	57.459.014,49	22.468.718,31	15.437.748,37	9.916.178,38	2.068.583,66
0,00	33.945.161,19	14.581.218,85	6.742.507,70	7.286.252,00	598.000,00
2.257.962,07	114.907.947,31	74.988.225,03	29.980.692,19	17.836.072,51	11.680.057,77
2.038.582,07	74.762.785,31	47.116.272,48	17.974.974,64	12.350.198,69	6.433.052,77
219.380,00	40.145.162,00	27.871.952,55	12.005.717,55	5.485.873,82	5.247.005,00
0,00	46.977,51	578,25	0,00	789.708,00	0,00
<b>-8.564.439,46</b>	<b>-815.632.896,06</b>	<b>-422.083.308,80</b>	<b>-269.091.241,75</b>	<b>-189.204.857,38</b>	<b>-125.208.968,01</b>
-2.829.690,37	-291.882.659,73	-152.056.458,41	-96.279.818,43	-78.754.841,73	-51.283.823,02
-263.703,11	-59.093.881,51	-24.955.114,03	-19.076.052,80	-17.665.427,31	-10.862.966,01
-943.230,47	-66.479.246,83	-30.853.519,23	-20.204.267,14	-20.260.402,68	-10.862.966,01
679.527,36	7.385.365,32	5.898.405,20	1.128.214,34	2.594.975,37	0,00
-119.480,39	-225.227.838,24	-121.399.481,50	-95.231.940,13	-44.100.874,02	-43.905.527,58
0,00	-74.988.225,03	-29.980.692,19	-17.836.072,51	-11.680.057,77	-1.333.291,84
0,00	-47.116.272,48	-17.974.974,64	-12.350.198,69	-6.433.052,77	-1.034.291,84
0,00	-27.871.952,55	-12.005.717,55	-5.485.873,82	-5.247.005,00	-299.000,00
-5.017.693,37	-158.942.952,06	-91.404.175,68	-39.241.272,32	-35.905.253,58	-17.202.430,38
-4.530.182,37	-103.270.491,06	-57.459.014,49	-22.468.718,31	-15.437.748,37	-9.916.178,38
-487.511,00	-55.672.461,00	-33.945.161,19	-14.581.218,85	-6.742.507,70	-7.286.252,00
0,00	0,00	0,00	0,00	-1.392.541,95	0,00
0,00	0,00	0,00	-2.191.335,16	-12.332.455,56	0,00
-333.872,22	-5.497.339,49	-2.287.386,99	-1.426.085,56	-1.098.402,97	-620.929,18
<b>239.367,65</b>	<b>65.637.665,75</b>	<b>7.970.879,65</b>	<b>4.374.653,46</b>	<b>2.514.827,24</b>	<b>5.407.206,16</b>
	<b>-72.517.102,78</b>	<b>-12.333.137,66</b>	<b>-8.905.155,94</b>	<b>-7.988.572,63</b>	<b>-4.856.012,18</b>
	-15.249.036,00	-11.863.582,83	-8.283.753,59	-7.609.275,60	-4.763.265,22
	-1.320,10	-1.926,95	0,00	-1.769,50	-92.746,96
	-435.598,67	-467.627,88	-621.402,35	-377.527,25	0,00
	0,00	0,00	0,00	-0,28	0,00
	-56.831.148,01	0,00	0,00	0,00	0,00
	<b>6.879.437,03</b>	<b>4.362.258,01</b>	<b>4.530.502,48</b>	<b>5.616.286,23</b>	<b>2.186.385,75</b>
	4.264.195,81	1.897.321,99	3.427.292,66	5.296.646,65	1.943.539,03
	195.088,41	156.379,30	131.298,12	66.471,86	8.632,61
	2.420.152,81	1.279.181,19	971.911,70	253.167,72	234.214,11
	0,00	1.029.375,53	0,00	0,00	0,00
	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>-142.540,84</b>	<b>0,00</b>
	0,00	0,00	0,00	-142.540,84	0,00
	<b>-65.637.665,75</b>	<b>-7.970.879,65</b>	<b>-4.374.653,46</b>	<b>-2.514.827,24</b>	<b>-2.669.626,43</b>
	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>2.737.579,73</b>

**Tarım Sigortaları Mevzuu TARSİM**  
Güven Emmi karakteriyle çiftçiye ulaşacak. Üreticinin kendisiyle dilediği kadar hissedebileceği, çiftçiyi karakter kullanmayı amaçlayan TARSİM, Güven Emmi'yi Konyula ilgili yapılan açıklamada TARSİM denince babacan, koruyucu, güvenli, bizden ve bir karakter olgusu yaratmak üzere karaktere 'Güven Emmi' ismi verildi.



**TARSİM**



**ÇİFTÇİNİN OLMANSA OLMAZ, TARSİM SİGORTA GÜVENCESİ!**  
T.C. Tarım ve Köylüleri Bakanlığı Müsteşarı Yardımcısı ve Tarım Sigortaları Havuzu Yürütme Kurulu Başkanı Dr. Ramazan KADAK, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu.

**Çiftçinin Yeni Dostu 'Güven Emmi'**  
TARSİM, üreticinin ve kurumsal işletmelerin ihtiyaçlarına göre geliştirildiği uygulamaları sunmaya başladığını duyurdu. TARSİM, Tarım Genel Müdürlüğü'nün liderliğinde, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu.

**TARSİM operasyonları son teknolojiyle yönetiliyor**



TARSİM, üreticinin ve kurumsal işletmelerin ihtiyaçlarına göre geliştirildiği uygulamaları sunmaya başladığını duyurdu. TARSİM, Tarım Genel Müdürlüğü'nün liderliğinde, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu.

**TARSİM, 118 milyar**  
2011 Yılı Başlangıçta Üst Düzeyde Yatırım Yapıldı

**Bora, 2006 yılından bu yana son derece başarılı sonuçlar elde etti.**

**Tarım sigortalarını bilmeye başladık**  
TARİM Genel Müdürü Bülent Bora, Devlet Destekli Tarım Sigortaları Sistemi'nin başlangıcı olan 2006 yılından bu yana çiftçinin tarım sigortasıyla tanışmasını sağladığını söyledi. 2006 yılından bu yana Tarım Sigortaları Sistemi'nin başarıyla çalışmasını sağladığını belirten Bora, 2011 yılında bu başarıya ulaştığını söyledi.

**Çiftçinin yeni dostu 'GÜVEN EMMİ'**  
TARİM, üreticinin ve kurumsal işletmelerin ihtiyaçlarına göre geliştirildiği uygulamaları sunmaya başladığını duyurdu. TARSİM, Tarım Genel Müdürlüğü'nün liderliğinde, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu.

**200 milyarlık sigorta**  
TARİM, 2011 yılında 200 milyarlık sigorta poliçesiyle 550 bin çiftçiye hizmet vermektedir.

**200 milyonluk ödeme**  
TARİM, 2011 yılında 200 milyarlık sigorta poliçesiyle 550 bin çiftçiye hizmet vermektedir.

**Dolu ve don olayları tarım sigortasının önemini gösterdi**

Tarım ve Köylüleri Bakanlığı Müsteşarı Yardımcısı ve Tarım Sigortaları Havuzu Yürütme Kurulu Başkanı Dr. Ramazan KADAK, geçen yıl meydana gelen dolu ve don olaylarının tarım sigortasının önemini gösterdiğini söyledi. KADAK, "Bu sene mayısın ortalarında meydana gelen dolu ve don olayları, tarım sigortasının önemini göstermiştir. Üreticilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu."



**HASAR ÖDEMELERİNDE EN BÜYÜK PAY DOLU VE DON HASARLARINDA**  
Bülent Çeltik Sigortaları kapsamında 2010 yılı hasar ödemelerinde en büyük payı yüzde 58'dir.



**'Güven Emmi' oldu'**  
Tarım Sigortaları Havuzu Yürütme Kurulu Başkanı Dr. Ramazan KADAK, 'Güven Emmi' karakteriyle çiftçiyi daha yakınlaştırdığını söyledi. KADAK, "Güven Emmi, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu."

**Tarım Sigortaları Havuzu Yürütme Kurulu Başkanı Dr. Ramazan Kadak, Devlet Destekli Tarım Sigortaları Sistemi'nin başarıyla çalışmasını sağladığını söyledi.**

**Besi sığırtı sigorta kapsamına alınıyor**  
TARİM, besicilerin hayvanlarına karşı yaptıkları sigortaları kapsamına aldı.

**TARİM operasyonları son teknolojiyle yönetiliyor**  
TARSİM, üreticinin ve kurumsal işletmelerin ihtiyaçlarına göre geliştirildiği uygulamaları sunmaya başladığını duyurdu. TARSİM, Tarım Genel Müdürlüğü'nün liderliğinde, çiftçilerin hayatlarındaki önemli olayları ile tarım sigortasıyla daha yakın oldu.

**Uretilen 300 milyon hasara 130 milyon vardı**  
TARİM, 2011 yılında 200 milyarlık sigorta poliçesiyle 550 bin çiftçiye hizmet vermektedir.

**Tarım sigortalarını bilmeye başladık**  
TARİM Genel Müdürü Bülent Bora, Devlet Destekli Tarım Sigortaları Sistemi'nin başlangıcı olan 2006 yılından bu yana çiftçinin tarım sigortasıyla tanışmasını sağladığını söyledi.

**Çiftçinin yeni dostu 'GÜVEN EMMİ'**  
TARİM, üreticinin ve kurumsal işletmelerin ihtiyaçlarına göre geliştirildiği uygulamaları sunmaya başladığını duyurdu.

**200 milyarlık sigorta**  
TARİM, 2011 yılında 200 milyarlık sigorta poliçesiyle 550 bin çiftçiye hizmet vermektedir.

**200 milyonluk ödeme**  
TARİM, 2011 yılında 200 milyarlık sigorta poliçesiyle 550 bin çiftçiye hizmet vermektedir.

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**Sel ve çiftçisi**  
TARİM, sel felaketiyle mücadelede çiftçilere destek sağlıyor.

**Tarım Sigortaları Havuzu Yürütme Kurulu Başkanı Dr. Ramazan Kadak, Devlet Destekli Tarım Sigortaları Sistemi'nin başarıyla çalışmasını sağladığını söyledi.**

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# TARSİM IN THE PRESS

## Küçükbaş hayvanlar da Tarsim güvencesinde



**TARIM Sigortaları Havuzu** Yönetim Kurulu Başkanı Dr. Ramazan Kadak, 2011 yılında Hayvan Hayat Sigortalarında küçükbaş hayvanların da sigorta kapsamına alındığını belirtti. Tarım Sigortaları Sistemi'nin, ülkemizdeki tarımsal üretimin istikrarlı bir şekilde devamı açısından, son derece önemli bir unsur olduğuna ve ticari bir amacı olmadığını dikkat çekerek Kadak, "Tarım sektörüne daha fazla katkı ve fayda sağlamak amacıyla kapsamı, her yıl üreticilerin ihtiyaçları doğrultusunda genişletiyoruz. Katılımcı sayısının artmasıyla birlikte sistem de giderek güçleniyor" dedi.

## Genemi kapsamında

TARIM Sigortaları Havuzu Yönetim Kurulu Başkanı Ramazan Kadak, 2011 yılında Hayvan Hayat Sigortalarında küçükbaş hayvanların da sigorta kapsamına alındığını belirtti. Tarım Sigortaları Sistemi'nin, ülkemizdeki tarımsal üretimin istikrarlı bir şekilde devamı açısından, son derece önemli bir unsur olduğuna ve ticari bir amacı olmadığını dikkat çekerek Kadak, "Tarım sektörüne daha fazla katkı ve fayda sağlamak amacıyla kapsamı, her yıl üreticilerin ihtiyaçları doğrultusunda genişletiyoruz. Katılımcı sayısının artmasıyla birlikte sistem de giderek güçleniyor" dedi.

## DA 1 MİLYON POLİÇE

Bora, "20 milyon dolar olan ve 433 bin köylü sigortalıyı kapsayan TARSİM'in bu yıl sigorta poliçesi 1 milyon lira arttı. Çiftçi 230 milyon lira prim verdi, ödenen ise 300 milyon lira oldu. Tazminat da 1 milyon 100 bin dolar oldu."



Çiftçi kayıtları 2011 yılında 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## Doğal afetlerden canı yanan çiftçi sigortaya koşuyor

Doğal afetlerden canı yanan çiftçi sigortaya koşuyor. TARSİM'in tarımsal üretimin istikrarlı bir şekilde devamı açısından son derece...

## Tarsim güven

Tarsim güven. Çiftçi sigortaya koşuyor. TARSİM'in tarımsal üretimin istikrarlı bir şekilde devamı açısından son derece...

## ARTIK MEYVELER, ÇİÇEKLENME DÖNEMİNDE SOĞUK VE DONA KARŞI SIGORTALANACAK

Devlet destekli tarım sigortasının kapsamını genişletti. Hava her soğuduğunda ürünü kaybetmekten korkan çiftçi artık don tehlikesine karşı sigortalanacak olan meyvelerde çiçeklenme dönemi dâhil etmeyecek. Erkek bese sığırın da sigorta kapsamına alındı.



75 Bin Üretici. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

Doğal afetlerden canı yanan çiftçi sigortaya koşuyor. TARSİM'in tarımsal üretimin istikrarlı bir şekilde devamı açısından son derece...

## TARSİM'den Çiftçiye tazminat

Tarım Sigortaları Havuzu (TARSİM), bu yıl içinde meydana gelen doğal afetler sonucu 167 bin 147 hasar ihbarına sonuçlandı. Kazan aylık sonu itibarıyla çiftçiye 195 milyon lira tazminat ödemesi gerçekleştirildi.

## Çiftçiye rahat nefes alayacağız

Çiftçiye rahat nefes alayacağız. Devlet destekli tarım sigortasının kapsamını genişletti. Hava her soğuduğunda ürünü kaybetmekten korkan çiftçi artık don tehlikesine karşı sigortalanacak olan meyvelerde çiçeklenme dönemi dâhil etmeyecek.



Bilinirliğimiz bir yılda 2.5 kat arttı. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

Doğal afetlerden canı yanan çiftçi sigortaya koşuyor. TARSİM'in tarımsal üretimin istikrarlı bir şekilde devamı açısından son derece...

## Dolu ve don olayları tarım sigortasının önemini gösterdi

Dolu ve don olayları tarım sigortasının önemini gösterdi. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## Üretti, 300 milyon hasara 130 milyon verdi

Üretti, 300 milyon hasara 130 milyon verdi. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## Antalya'da sel ve dolu felaketi başta olmak üzere bu yıl 23 doğal afet yaşayan Antalya çiftçisine 10 milyon 100 bin lira tazminat

Antalya'da sel ve dolu felaketi başta olmak üzere bu yıl 23 doğal afet yaşayan Antalya çiftçisine 10 milyon 100 bin lira tazminat ödendi. TARSİM'in toplam prim büyüklüğünün yüzde 9'unu Antalya'nın oluşturduğunu belirten Kadak, "Üretimi yapılan tüm ürünler ekonomik değere sahip, hepsi sigortalanabilir" dedi.

## TARSİM Çiftçiye 285 Milyon Lira Hasar Tazminatı Ödedi

TARSİM Çiftçiye 285 Milyon Lira Hasar Tazminatı Ödedi. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## 175 bin çiftçiye gorta güvencesi

175 bin çiftçiye gorta güvencesi. Devlet destekli tarım sigortalarının uygulama alanı genişletildi. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## Devlet destekli tarım sigortalarının uygulama alanı genişletildi

Devlet destekli tarım sigortalarının uygulama alanı genişletildi. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

## Primin yarısı devletten

Primin yarısı devletten. Çiftçi sigortalı sayısı 1,2 milyon kişiye ulaştı. Türkiye'nin kayıtlı olan damızlık koyun ve keçi ile...

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*We thank the Agricultural Insurance Pool Loss Adjusters who participated in the Competition of Photographs of Agriculture and Animal Reflections from the Objective of the Pool Loss Adjusters and contributed value in TARSİM Annual Report 2011 with their works of art...*

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**2nd** Sigortalanmak Güzeldir / **Kadir Er**

**3rd** Balyacı / **Burhan Yiğit**

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