

2012 ANNUAL REPORT



MESSAGES

- 1 Mission, Vision
- 6 Board of Directors of Agricultural Insurance Pool

CORPORATE STRUCTURE

- 10 The Significance of Agricultural Sector in Economy
- 11 Corporate Profile
- 12 Corporate Goals
- 13 The Companies Authorized to Execute Insurance Contract for and on Behalf of the Agricultural Insurance Pool

14 THE PREMIERS IN THE STATE SUPPORTED AGRICULTURAL INSURANCE

OVERVIEW OF THE AGRICULTURAL INSURANCES

- 16 Overview of the Agricultural Insurance
- 18 Sum Insured
- 19 Premium Production
- 20 Number of Policies
- 21 Losses Paid

EVALUATION OF THE YEAR OF 2012 BY INSURANCE LINES

- 24 Development of Crop Insurance by Years
- 26 Crop Insurance - Sum Insured by Province
- 27 Crop Insurance - Premium Production by Province
- 28 Crop Insurance - Number of Policies by Province
- 29 Crop Insurance - Sum Insured by Crop Type
- 30 Crop Insurance - Premium Production by Crop Type
- 31 Crop Insurance - Number of Policies by Crop Type
- 32 Crop Insurance - Losses Paid by Crop Type
- 33 Crop Insurance - Type of Losses Paid
- 34 Development of Greenhouse Insurance by Years
- 36 Development of Livestock Insurance by Years
- 38 Livestock Insurance - Number of Insured Animals by Province
- 39 Livestock Insurance - Sum Insured by Province
- 40 Livestock Insurance - Premium Production by Province
- 41 Livestock Insurance - Type of Losses Paid
- 42 Development of Sheep & Goats Insurance by Years
- 43 Sheep & Goats Insurance - Number of Insured Animals by Province
- 44 Sheep & Goats Insurance - Sum Insured by Province
- 45 Sheep & Goats Insurance - Premium Production by Province
- 46 Development of Poultry Insurance by Years
- 48 Development of Aquaculture Insurance by Years

ACTIVITIES FOR THE YEAR 2012

- 52 Regulatory Activities
- 52 Technical Activities and Reinsurance - Foreign Relations
- 55 Activities for Developing the System and Work Processes
- 56 Publicity
- 67 Production Data by Insurance Lines and Loss Payments

BASIC DATA & FINANCIAL STATEMENTS

- 70 Basic Data
- 71 Balance Sheet as of 31.12.2007 / 31.12.2008 / 31.12.2009 / 31.12.2010 / 31.12.2011 / 31.12.2012
- 72 Income - Expense Statement for 2007 / 2008 / 2009 / 2010 / 2011 / 2012

74 TARSİM IN PRESS

76 CONTACT

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.

MUSTAFA KEMAL ATATÜRK



“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.”

Handwritten signature of Mustafa Kemal Atatürk in cursive script.

Mustafa Kemal Atatürk
1937

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



“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
The Prime Minister of
Republic of Turkey
2007



DEPUTY PRIME MINISTER OF REPUBLIC OF TURKEY, MR. ALİ BABACAN



WE PREPARED MANY REGULATIONS ON VARIOUS MATTERS CONCERNING BOTH THE AGRICULTURAL AND INSURANCE SECTOR IN RECENT YEARS. ONE OF THE MOST IMPORTANT REGULATIONS AMONG THEM IS, NO DOUBT, THE AGRICULTURAL INSURANCES ACT WHICH CAME INTO FORCE IN 2005. TARSİM WHICH WAS FOUNDED PURSUANT TO THIS ACT AND STATE-SUPPORTED AGRICULTURAL INSURANCES SYSTEM THAT WE INITIATED IN 2006 ARE THE MAJOR REFORMS IN THIS GENERAL PICTURE BECAUSE SECURING THE RISKS FACED BY THE AGRICULTURAL SECTOR, WHICH IS A STRATEGIC SECTOR FOR OUR COUNTRY, WITH THE SUPPORT OF THE STATE PLAYS A CRITICAL ROLE TO ENSURE PERMANENCY OF OUR AGRICULTURAL PRODUCTION.

TURKEY HAS BECOME THE THIRD MAJOR COUNTRY IN EUROPE IN TERMS OF ITS AGRICULTURAL INSURANCE PRODUCTION. HOWEVER, WHEN THE COUNTRIES WHICH HAVE NEWLY IMPLEMENTED THIS SYSTEM ARE COMPARED TO TURKEY, THE PRACTICE IN TURKEY HAS BEEN REGISTERED AS A SEPARATE EXAMPLE OF SUCCESS. THIS SUCCESS IS BASED ON A STRONG COOPERATION AMONG OUR RELEVANT AUTHORITIES. OUR MINISTRY OF FOOD, AGRICULTURE AND LIVESTOCK, UNDERSECRETARIAT OF TREASURY, UNION OF TURKISH CHAMBERS OF AGRICULTURE AND INSURANCE ASSOCIATION OF TURKEY WORKED FOR THE SAME PURPOSE IN A VERY CLOSE COORDINATION AND COOPERATION IN THE LAST SIX YEARS. AS A RESULT, WE HAVE OBTAINED GOOD RESULTS. I BELIEVE THAT SUCH GOOD COOPERATION AMONG OUR AUTHORITIES WILL ALSO CONTINUE IN THE FOLLOWING YEARS AND TARSİM WILL CONTRIBUTE TO FURTHER DEVELOPMENT AND GROWTH OF BOTH OUR AGRICULTURAL SECTOR AND INSURANCE SECTOR.

THE MINISTER OF FOOD, AGRICULTURE AND LIVESTOCK OF REPUBLIC OF TURKEY, MR. DR. M. MEHDİ EKER



THE EFFECT OF RISKS ABOUT AGRICULTURAL PRODUCTION ON THE AGRICULTURAL ASSETS ADVERSELY INCREASES EACH AND EVERY YEAR DUE TO THE GLOBAL WARMING AND CLIMATE CHANGES. POSSIBLE SUDDEN DECREASES IN INCOMES OF OUR PRODUCERS WHO ARE EXPOSED TO NATURAL RISKS MAKE IT DIFFICULT FOR THEM TO CONTINUE PRODUCTION. OUR AIM IS TO CONTRIBUTE TO UNINTERRUPTED AGRICULTURAL ACTIVITIES OF OUR PRODUCERS AND TO ENSURE STABILITY IN THEIR INCOME.

IN THIS REGARD, 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), PUBLISHED AT THE OFFICIAL GAZETTE, CAME INTO FORCE ON JUNE 21, 2005 AND A NEW ERA STARTED IN AGRICULTURE.

OUR PRIMARY WISH IS TO ENSURE SUSTAINABILITY OF THIS 6-YEAR SUCCESSFUL RECORD ACHIEVED BY VERY VALUABLE PARTICIPATIONS OF ALL PARTIES CONCERNED, IN PARTICULAR OUR MINISTRY AND UNDERSECRETARIAT OF TREASURY AND ASSOCIATION OF THE TURKISH AGRICULTURAL CHAMBERS AND TURKISH INSURANCE ASSOCIATION IN THE FOLLOWING YEARS AS WELL AND TO BE RECOGNIZED AMONG THE EXEMPLARY PRACTICES IN THE WORLD. TO THIS END, WE WILL WORK WITH ALL OUR POWER AND CONTINUE TO MAKE OUR PRODUCERS HAPPY.

BOARD OF DIRECTORS OF THE AGRICULTURAL INSURANCE POOL



Dr. Ramazan Kadak

Chairman

He graduated from Firat University, Faculty of Veterinary. He served as a veterinary surgeon in Karacabey Studfarm for a short period. He won the exam for assistants in Firat 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 Republic of Turkey 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 a loss adjuster in the Republic of Turkey 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 Republic of Turkey 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 Republic of Turkey 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.



Dr. Gürsel KÜSEK

Board Member

He was awarded the title of Agricultural Engineer by graduating from Çukurova University Faculty of Agriculture, Department of Culture-Technique in 1985. He completed his post-graduate education in the field of Land Consolidation at the same faculty.

He served in Malatya Provincial Directorate of Rural Services in 1988-2003 and General Directorate of Rural Services in 2003. Upon closure of the Rural Services in 2005, he was appointed as TUGEM Branch Manager in the Ministry of Food, Agriculture and Livestock. He was appointed as the Head of the General Directorate of Agricultural Reform, Expropriation, Consolidation and Distribution Department in 2007 and as the Agricultural Reform General Manager in 2011.



Murat Kayacı
Board Member

Mr. 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. Mr. Kayacı, who served as the Asst. Treasury Expert, Treasury Expert and Branch manager in Republic of Turkey 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. Mr. Kayacı who has an experience in the insurance sector for 14 years still serves as the Head of Department in Republic of Turkey 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 in 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.



Mehmet Kalkavan
Board Member

He graduated from Ankara University Faculty of Political Sciences, Department of Economics. He started his professional life on the Insurance Auditing Board in 1993 and took charge in various positions including Vice Chairmanship. Mr. Mehmet Kalkavan, who completed his post graduate education on finance in Boston University, serves as the Assistant Secretary General in the Association of Insurance, Reinsurance and Pension Companies of Turkey since 2009 when he left the Undersecretariat of Treasury. Mr. Kalkavan serves as the Board Member in the Assurance Account and Turkish Insurance Institute Foundation as well as Board Membership in the Agricultural Insurance Pool (TARSİM).



A. Bülent Bora
Board Member

He graduated from Ankara Economic and Commercial Sciences Academy, Department of Accounting. Mr. Bora, who has started his working life as the Asst. 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 Agricultural Insurance Pool Management Company since 2005. He has been a member of Board of Directors of the Agricultural Insurance Pool since 2006.

CORPORATE STRUCTURE





THE SIGNIFICANCE OF 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.

National income of Turkey reached 782 Billion Dollars in 2012 and 8% of it, namely 62.5 Billion Dollars were represented by agriculture.

Namely, agricultural GDP increased from 23.7 Billion Dollars in 2002 to 62.5 Billion Dollars in 2012. 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 3.622 Dollars as of 2012.

About 35% of the working people were working in agriculture in 2002; however, approximately 24.6% of working people, corresponding to nearly 6.1 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 in the world;
- It is included among the top 5 countries in the world in production of more than 30 products;
- It exports 1532 different agricultural products to 186 countries.

The agricultural sector which has been established on sound foundations with decisive, realistic policy and activities and meets food requirement of 75 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 15.3 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 economic contribution of agriculture in general employment is also another important issue which must be considered.

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	2006	8.2
2000	10.1	2007	7.6
2001	8.8	2008	7.6
2002	10.3	2009	8.3
2003	9.9	2010	8.4
2004	9.5	2011	8.0
2005	9.4	2012	8.0

Source: TurkStat.

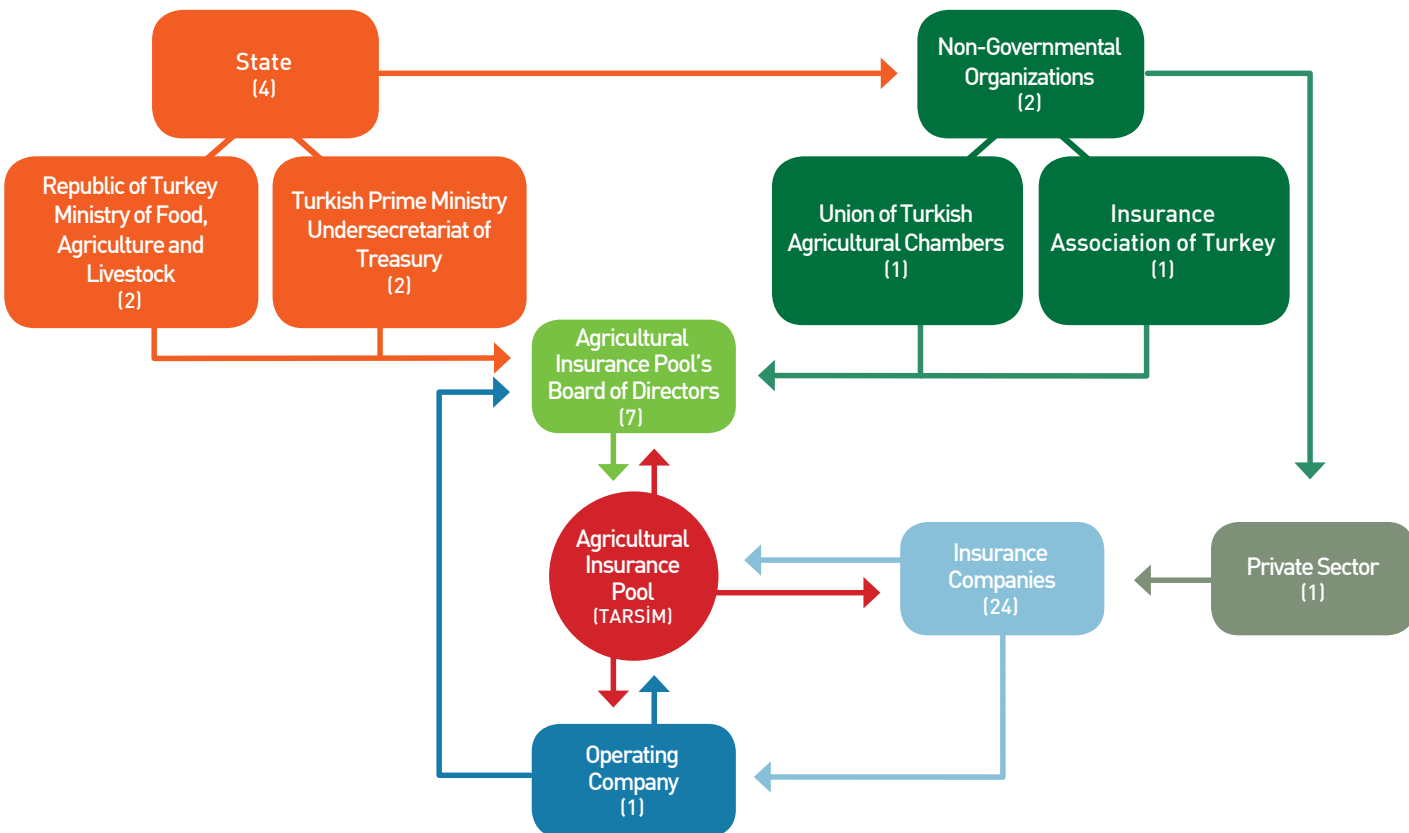
CORPORATE PROFILE

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, Republic of Turkey Prime Ministry Undersecretariat

of Treasury, the Union of Turkish Agricultural Chambers, Insurance Association 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 Operating Company, which is responsible for secretariat and managing all works and procedures of this pool.



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 towards 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 in 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 farmers.



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

AK Sigorta

Allianz 

ANADOLU SİGORTA

Ankara Sigorta

AVIVA
Sigorta

AXA SİGORTA
sigortacılık / yeniden tanımlanıyor

ERGO

EUREKO
SİGORTA

GENERALI
Sigorta A.Ş.

Groupama
Sigorta

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RAY SİGORTA

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SOMPO JAPAN SİGORTA

YapıKredi
Sigorta

Ziraat Sigorta

ZURICH
SİGORTA

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 Agricultural Insurance Pool Management Company (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

Agricultural Insurance Pool Management 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. Dr. 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, Insurance Association of Turkey, Chairman of Board of Directors Mr. Hulusi Taşkıran, the Union of Turkish Agricultural Chambers, Chairman of Board of Directors Mr. Ş. 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

Agricultural Insurance Pool (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.

DECEMBER 04, 2012

The trademark of Agricultural Insurance Pool (TARSİM) was registered by Turkish Patent Institution and a Trademark Registration Certificate was issued to be valid for a period of 10 years.

OVERVIEW OF THE AGRICULTURAL INSURANCE



IN 2012 IN AGRICULTURAL INSURANCE

INCREASE IN NUMBER
OF POLICIES BY

26,6%

INCREASE IN SUM
INSURED BY

35,9%

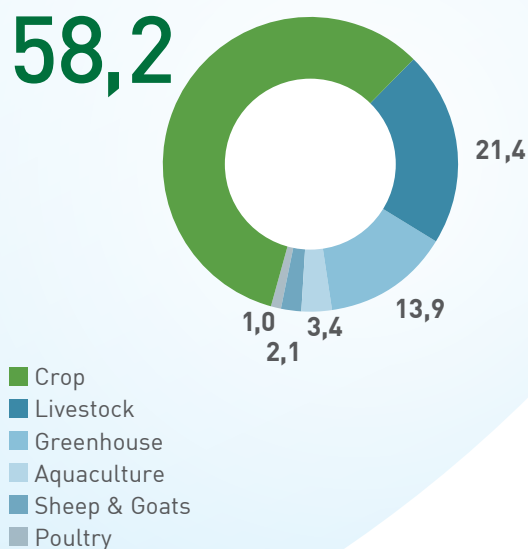
INCREASE IN PREMIUM
PRODUCTION BY

13,3%

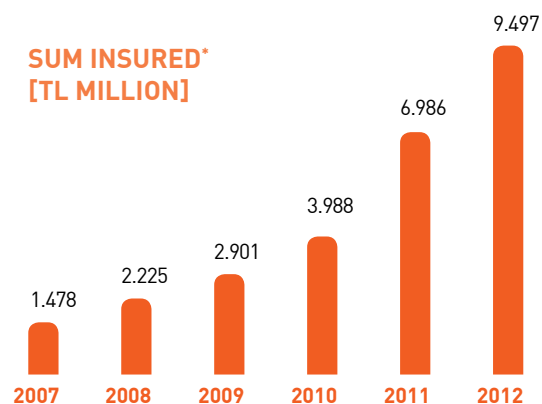


SUM INSURED

Split of Sum Insured According to the Insurance Lines (2012-%)



SUM INSURED*
[TL MILLION]



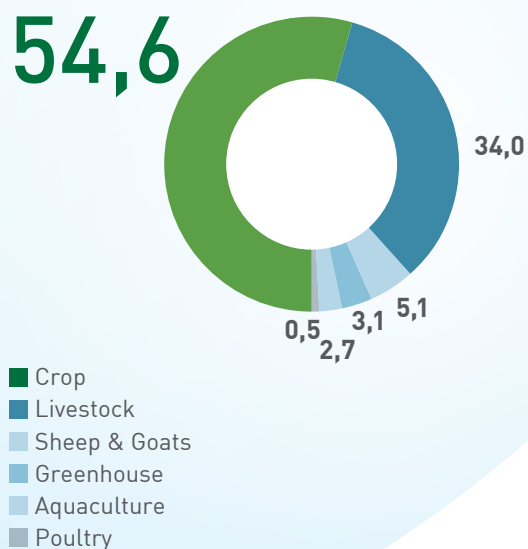
*Development of sum insured by years.

Insurance Lines	Sum Insured (TL)					
	2007	2008	2009	2010	2011	2012
Crop	1.094.986.778	1.573.804.574	2.000.811.283	2.502.511.446	4.003.686.046	5.526.899.136
Greenhouse	184.314.485	315.508.650	421.836.052	414.072.957	766.305.824	1.328.112.314
Livestock	168.442.569	264.314.417	410.542.267	959.597.418	1.930.406.314	2.030.980.099
Sheep & Goats (*)	-	-	-	-	46.251.653	195.262.420
Aquaculture	18.471.999	46.341.370	46.738.519	67.094.745	182.021.107	321.547.998
Poultry	12.198.822	25.002.594	20.631.496	44.589.963	57.637.755	94.674.861
Grand Total	1.478.414.653	2.224.971.605	2.900.559.617	3.987.866.529	6.986.308.699	9.497.476.828

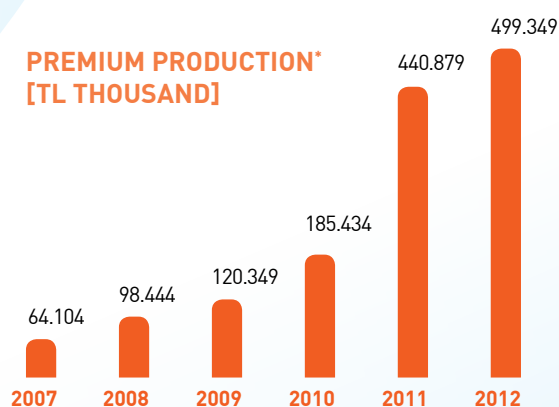
(*) Sheep & Goats were included in the coverage on May 01, 2011.

PREMIUM PRODUCTION

Split of Premium Production According to the Insurance Lines (2012-%)



**PREMIUM PRODUCTION*
[TL THOUSAND]**



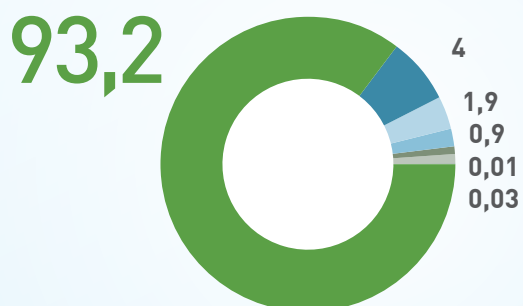
*Development of premium production by years.

Insurance Lines	Premium Production (TL)					
	2007	2008	2009	2010	2011	2012
Crop	46.775.114	72.668.851	81.076.489	95.090.574	248.828.640	272.515.020
Greenhouse	1.990.538	3.758.149	4.472.491	5.775.840	11.152.748	15.529.281
Livestock	14.197.460	20.089.686	32.838.346	80.763.074	165.800.932	169.891.684
Sheep & Goats^(*)	-	-	-	-	6.288.201	25.314.809
Aquaculture	798.243	1.166.332	1.448.539	2.520.767	7.366.428	13.631.886
Poultry	342.224	760.531	512.816	1.283.489	1.442.074	2.466.192
Grand Total	64.103.579	98.443.549	120.348.681	185.433.744	440.879.023	499.348.870

(*) Sheep & Goats were included in the coverage on May 01, 2011.

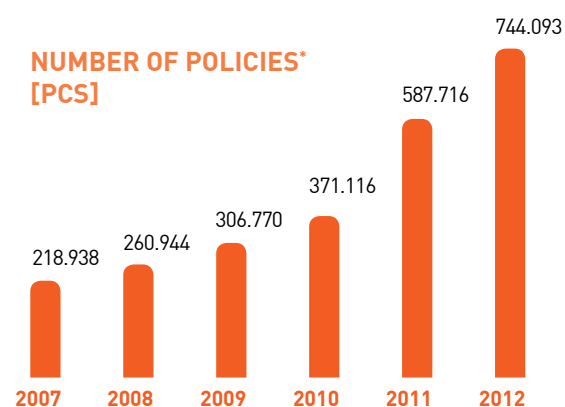
NUMBER OF POLICIES

Split of Number of Policies According to the Insurance Lines (2012-%)



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

NUMBER OF POLICIES*
[PCS]



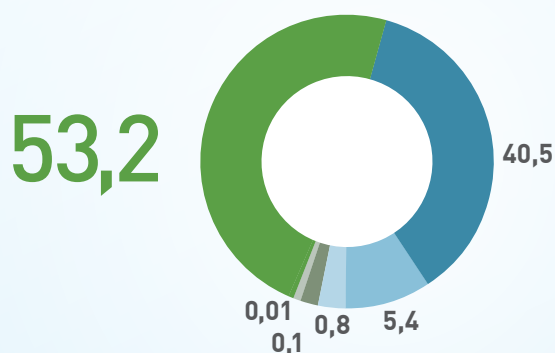
*Development of number of policies by years.

Insurance Lines	Number of Policies (Pcs)					
	2007	2008	2009	2010	2011	2012
Crop	207.328	250.225	285.243	350.281	549.538	693.417
Greenhouse	1.456	2.489	3.622	3.456	6.431	14.244
Livestock	10.113	8.099	17.806	17.200	29.852	29.831
Sheep & Goats (*)	-	-	-	-	1.701	6.325
Aquaculture	6	13	13	20	28	80
Poultry	35	118	86	159	166	196
Grand Total	218.938	260.944	306.770	371.116	587.716	744.093

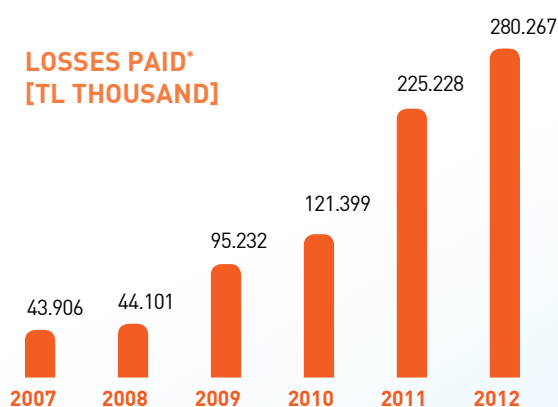
(*) Sheep & Goats were included in the coverage on May 01, 2011.

LOSSES PAID

Split of Losses Paid According to the Insurance Lines (2012-%)



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



*Development of losses paid by years

Insurance Lines	Losses Paid (TL)					
	2007	2008	2009	2010	2011	2012
Crop	41.051.817	28.567.061	70.463.109	90.812.875	137.901.026	113.391.176
Greenhouse	509.947	1.114.018	841.819	1.757.858	6.494.050	15.235.538
Livestock	2.343.159	14.386.644	23.902.835	28.256.701	77.128.898	149.216.723
Sheep & Goats (*)	-	-	-	-	119.480	2.244.149
Aquaculture	525	-	4.917	554.417	3.448.819	144.512
Poultry	80	33.151	19.260	17.630	135.564	34.609
Grand Total	43.905.528	44.100.874	95.231.940	121.399.481	225.227.838	280.266.706

(*) Sheep & Goats were included in the coverage on May 01, 2011.

EVALUATION OF 2012 BY INSURANCE LINES

Development of Crop Insurance by Years

Development of Greenhouse Insurance by Years

Development of Livestock Insurance by Years

Development of Sheep & Goats Insurance by Years

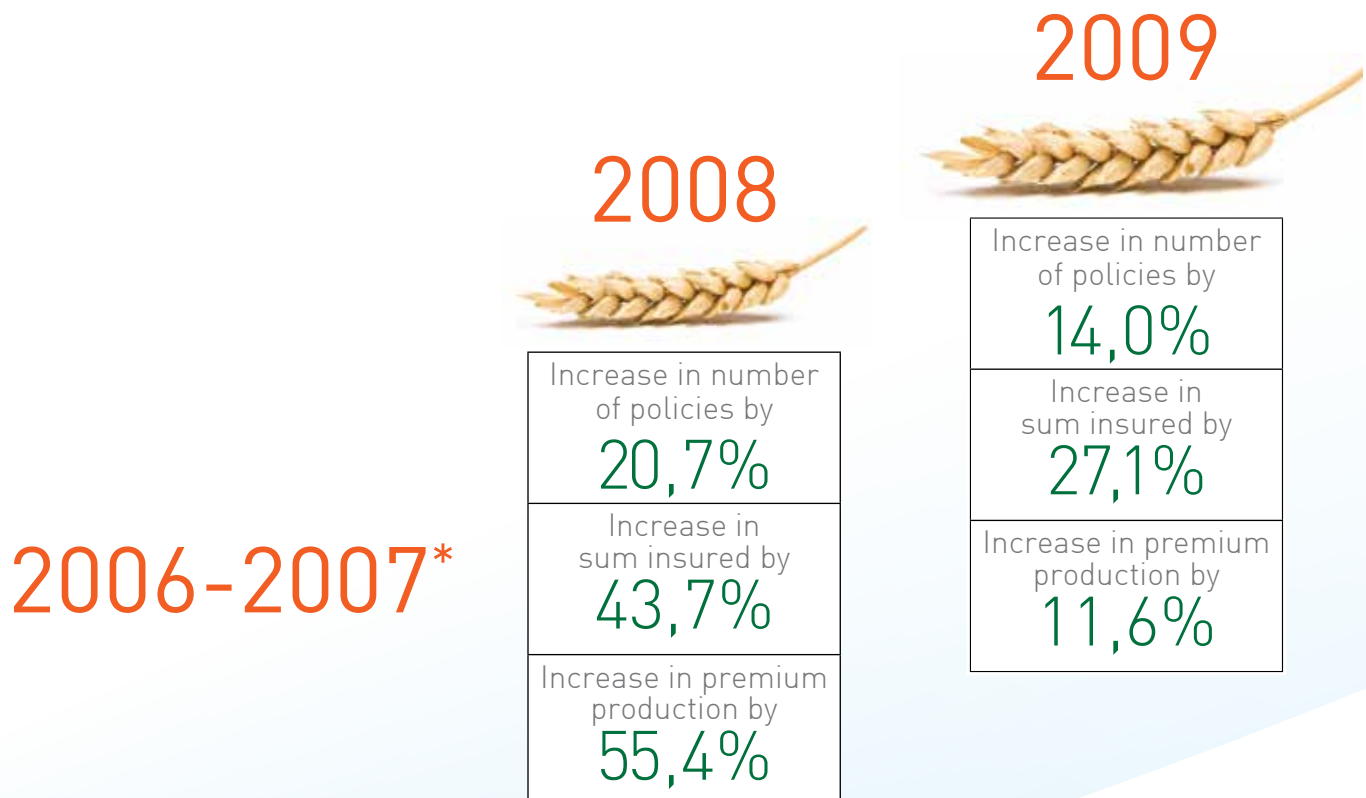
Development of Poultry Insurance by Years

Development of Aquaculture Insurance by Years

DEVELOPMENT OF CROP INSURANCE BY YEARS

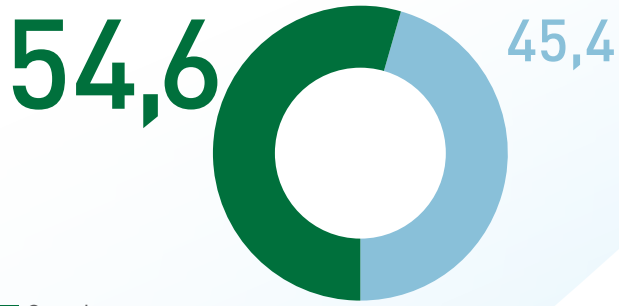
Insurance Coverage and Insured Risks for 2012

Any quantity loss for all crops due to the risks of "Hail, Storm, Tornado, Fire, Landslide, Earthquake and Flood" and quantity 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.



[*] As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

Share of Crop Insurance in Total Premium Production [2012-%]



■ Crop Insurance
■ Other

2012



Increase in number of policies by

26,2%

Increase in sum insured by

38,0%

Increase in premium production by

9,5%

2011



Increase in number of policies by

56,9%

Increase in sum insured by

60,0%

Increase in premium production by

161,7%

2010



Increase in number of policies by

22,8%

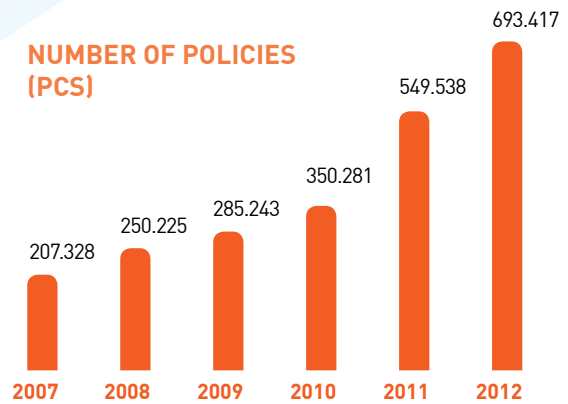
Increase in sum insured by

25,1%

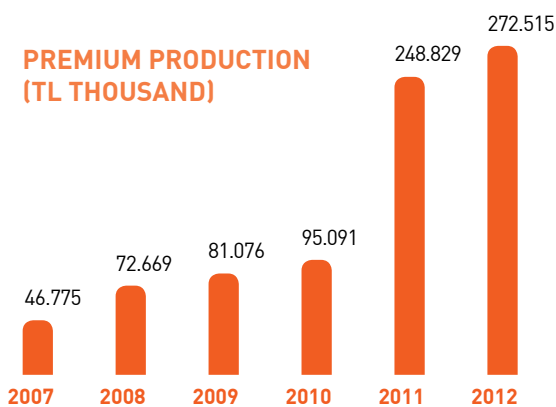
Increase in premium production by

17,3%

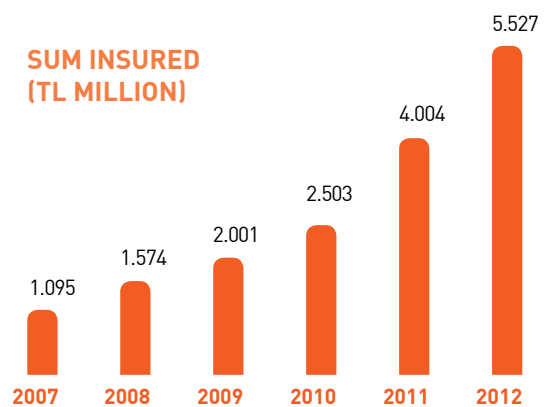
NUMBER OF POLICIES (PCS)



PREMIUM PRODUCTION (TL THOUSAND)

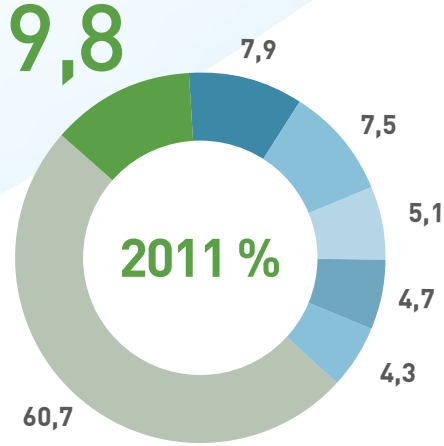


SUM INSURED (TL MILLION)



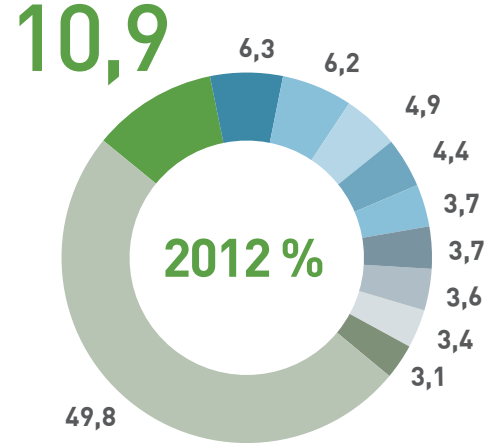
CROP INSURANCE - SUM INSURED BY PROVINCE

Split of Sum Insured by Province [2011-%]



Manisa Konya Tekirdağ Edirne
Bursa Ankara Other

Split of Sum Insured by Province [2012-%]

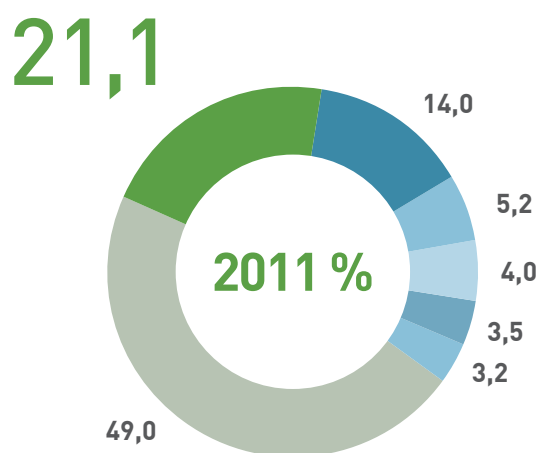


Manisa Tekirdağ Konya Bursa
Aydın Adana Edirne İzmir
Mersin Ankara Other

Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Manisa	392.449.311	9,8	602.962.158	10,9	53,6
Tekirdağ	299.417.707	7,5	349.899.593	6,3	16,9
Konya	317.303.015	7,9	341.123.274	6,2	7,5
Bursa	186.725.472	4,7	271.719.129	4,9	45,5
Aydın	45.931.956	1,1	240.614.210	4,4	423,8
Adana	138.231.102	3,5	204.244.691	3,7	47,8
Edirne	203.394.493	5,1	202.950.108	3,7	-0,2
İzmir	81.790.461	2,0	200.336.640	3,6	144,9
Mersin	111.477.986	2,8	186.320.230	3,4	67,1
Ankara	171.641.733	4,3	169.683.175	3,1	-1,1
Balıkesir	120.615.008	3,0	159.684.668	2,9	32,4
Diyarbakır	107.042.158	2,7	159.661.543	2,9	49,2
Malatya	148.703.311	3,7	144.161.792	2,6	-3,1
Denizli	73.251.289	1,8	125.696.411	2,3	71,6
Mardin	52.490.162	1,3	115.740.572	2,1	120,5
Diğer	1.553.220.881	38,8	2.052.100.941	37,1	32,1
Grand Total	4.003.686.046	100,0	5.526.899.136	100,0	38,0

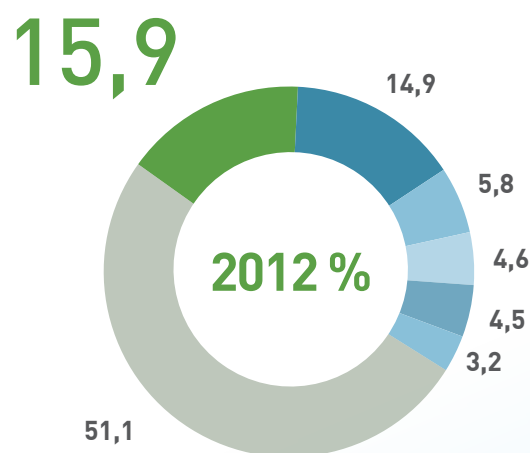
CROP INSURANCE - PREMIUM PRODUCTION BY PROVINCE

Split of Premium Production by Province [2011-%]



■ Malatya ■ Manisa ■ Bursa ■ Adana
■ Konya ■ Mersin ■ Other

Split of Premium Production by Province [2012-%]

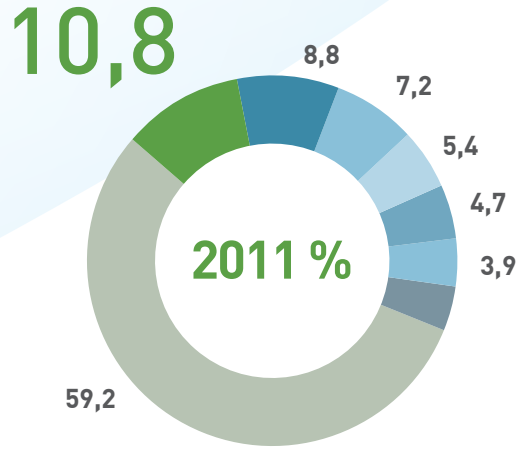


■ Malatya ■ Manisa ■ Bursa ■ Adana ■ Mersin
■ Konya ■ Other

Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Malatya	52.525.834	21,1	43.365.755	15,9	-17,4
Manisa	34.779.539	14,0	40.739.198	14,9	17,1
Bursa	12.835.677	5,2	15.897.318	5,8	23,9
Adana	10.046.741	4,0	12.506.937	4,6	24,5
Mersin	7.867.728	3,2	12.357.867	4,5	57,1
Konya	8.744.585	3,5	8.799.525	3,2	0,6
Antalya	5.685.989	2,3	7.362.336	2,7	29,5
Tekirdağ	6.215.213	2,5	7.316.581	2,7	17,7
Diyarbakır	4.325.075	1,7	6.505.633	2,4	50,4
Aydın	1.426.535	0,6	6.433.849	2,4	351,0
Edirne	5.903.824	2,4	6.004.828	2,2	1,7
Denizli	4.953.664	2,0	5.943.439	2,2	20,0
Kahramanmaraş	4.530.293	1,8	5.640.998	2,1	24,5
Isparta	3.182.053	1,3	5.423.303	2,0	70,4
İzmir	2.420.481	1,0	5.402.788	2,0	123,2
Diğer	83.385.409	33,5	82.814.665	30,4	-0,7
Grand Total	248.828.640	100,0	272.515.020	100,0	9,5

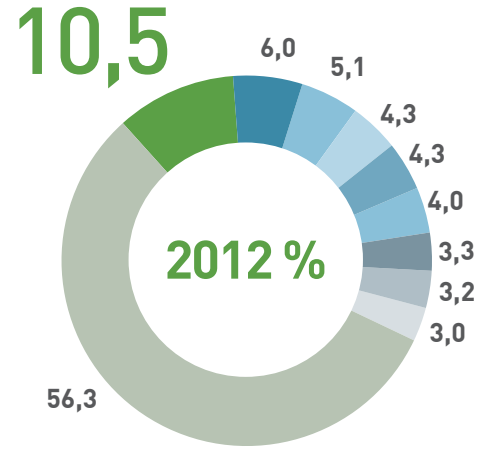
CROP INSURANCE - NUMBER OF POLICIES BY PROVINCE

Split of Number of Policies by Province [2011-%]



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

Split of Number of Policies by Province [2012-%]

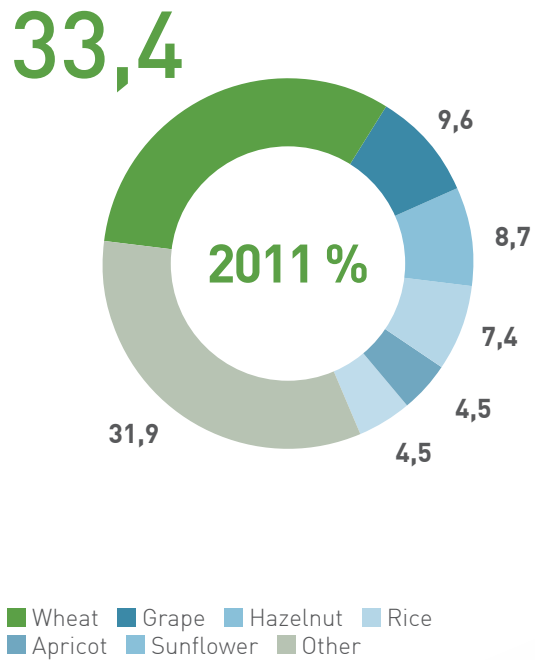


■ Tekirdağ ■ Edirne ■ Konya ■ Kırklareli
■ Manisa ■ Ankara ■ Balıkesir ■ Eskişehir
■ Yozgat ■ Other

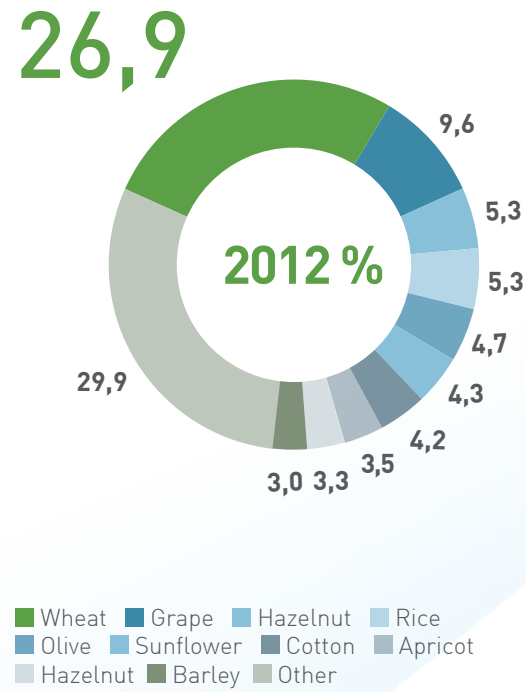
Name of Province	2011 (Pcs)	2011 (%)	2012 (Pcs)	2012 (%)	Other (%)
Tekirdağ	59.475	10,8	72.676	10,5	22,2
Edirne	39.390	7,2	41.878	6,0	6,3
Konya	29.592	5,4	35.534	5,1	20,1
Kırklareli	21.256	3,9	30.018	4,3	41,2
Manisa	17.995	3,3	29.561	4,3	64,3
Ankara	25.923	4,7	27.655	4,0	6,7
Balıkesir	15.443	2,8	22.905	3,3	48,3
Eskişehir	17.231	3,1	22.453	3,2	30,3
Yozgat	18.969	3,5	20.621	3,0	8,7
Kırşehir	19.134	3,5	19.582	2,8	2,3
Aydın	4.427	0,8	19.049	2,7	330,3
Bursa	12.654	2,3	18.187	2,6	43,7
Diyarbakır	11.164	2,0	18.052	2,6	61,7
Giresun	48.147	8,8	16.136	2,3	-66,5
Çorum	16.956	3,1	15.864	2,3	-6,4
Diğer	191.782	34,9	283.246	40,8	47,7
Grand Total	549.538	100,0	693.417	100,0	26,2

CROP INSURANCE - SUM INSURED BY CROP TYPE

Split of Sum Insured by Crop Type [2011-%]



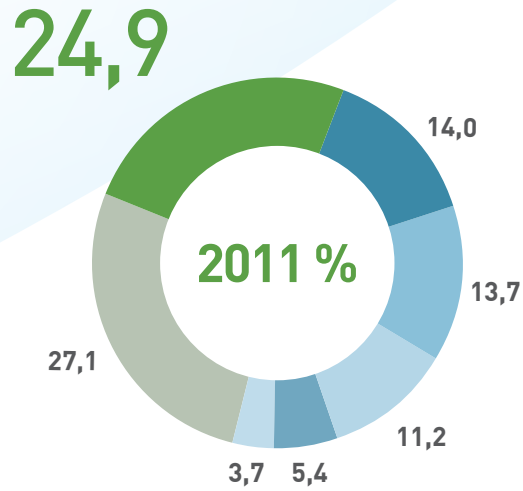
Split of Sum Insured by Crop Type [2012-%]



Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Other (%)
Wheat	1.337.115.555	33,4	1.485.856.604	26,9	11,1
Grape	383.515.812	9,6	531.416.169	9,6	38,6
Rice	295.804.245	7,4	294.412.464	5,3	-0,5
Corn	65.136.430	1,6	292.333.506	5,3	348,8
Olive	95.081.946	2,4	259.783.099	4,7	173,2
Sunflower	178.337.539	4,5	239.846.622	4,3	34,5
Cotton	88.021.697	2,2	233.004.963	4,2	164,7
Apricot	180.642.008	4,5	191.043.248	3,5	5,8
Nut	347.905.909	8,7	179.925.703	3,3	-48,3
Barley	143.335.464	3,6	165.361.923	3,0	15,4
Apple	130.856.788	3,3	156.129.947	2,8	19,3
Orange	110.952.689	2,8	139.713.385	2,5	25,9
Mandarin	93.929.539	2,3	115.030.813	2,1	22,5
Pear	72.478.282	1,8	101.246.607	1,8	39,7
Potato	12.592.392	0,3	97.589.565	1,8	675,0
Other	467.979.752	11,7	1.044.204.518	18,9	123,1
Grand Total	4.003.686.046	100,0	5.526.899.136	100,0	38,0

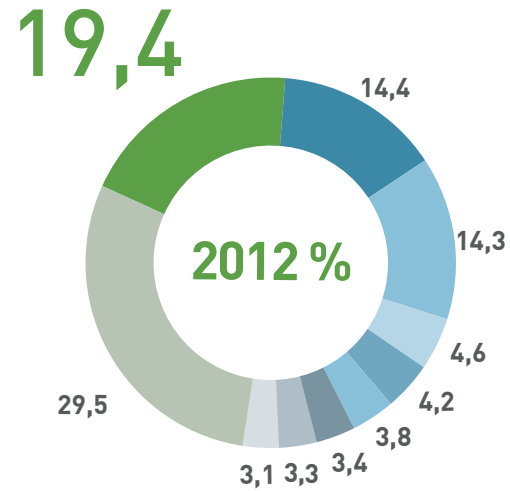
CROP INSURANCE - PREMIUM PRODUCTION BY CROP TYPE

Split of Premium Production by Crop Type [2011-%]



■ Apricot ■ Grape ■ Wheat ■ Hazelnut ■ Apple
■ Rice ■ Other

Split of Premium Production by Crop Type [2012-%]

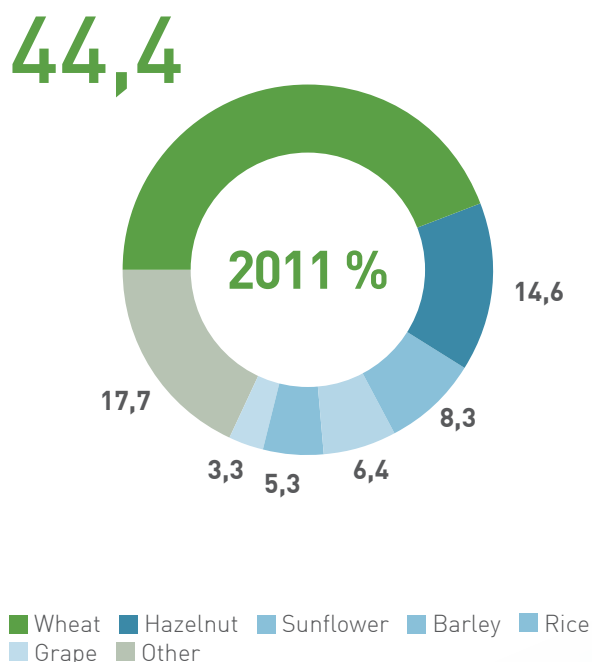


■ Apricot ■ Grape ■ Wheat ■ Apple ■ Hazelnut
■ Olive ■ Rice ■ Cherry ■ Orange ■ Other

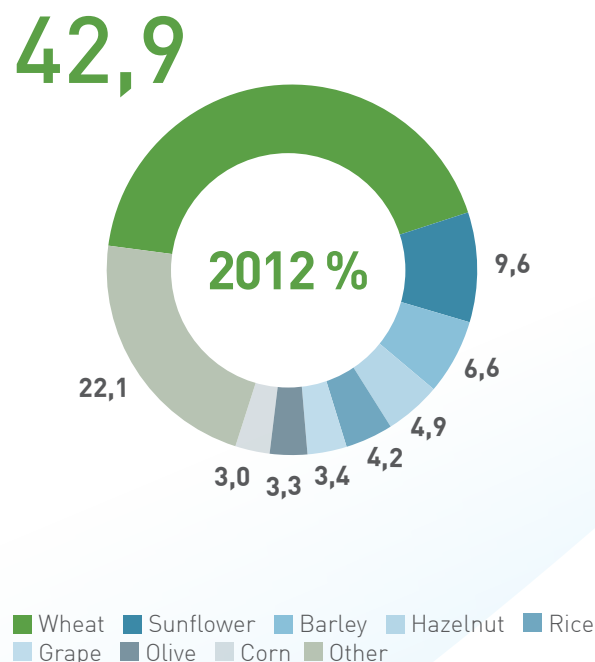
Crop Type	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Apricot	61.908.081	24,9	52.985.150	19,4	-14,4
Grape	34.821.044	14,0	39.308.732	14,4	12,9
Wheat	34.094.611	13,7	38.856.041	14,3	14,0
Apple	13.531.495	5,4	12.557.018	4,6	-7,2
Nut	27.756.023	11,2	11.566.419	4,2	-58,3
Olive	3.950.490	1,6	10.339.710	3,8	161,7
Rice	9.163.148	3,7	9.353.662	3,4	2,1
Cherry	6.468.107	2,6	8.958.861	3,3	38,5
Orange	7.041.469	2,8	8.543.836	3,1	21,3
Pear	4.765.774	1,9	6.730.035	2,5	41,2
Mandarin	5.929.428	2,4	6.548.207	2,4	10,4
Cotton	2.488.475	1,0	6.143.929	2,3	146,9
Corn	1.349.012	0,5	5.706.613	2,1	323,0
Barley	4.427.364	1,8	4.920.276	1,8	11,1
Peach	4.927.528	2,0	4.144.470	1,5	-15,9
Other	26.206.589	10,5	45.852.062	16,8	75,0
Grand Total	248.828.639	100,0	272.515.020	100,0	9,5

CROP INSURANCE - NUMBER OF POLICIES BY CROP TYPE

Split of Number of Policies by Crop Type [2011-%]



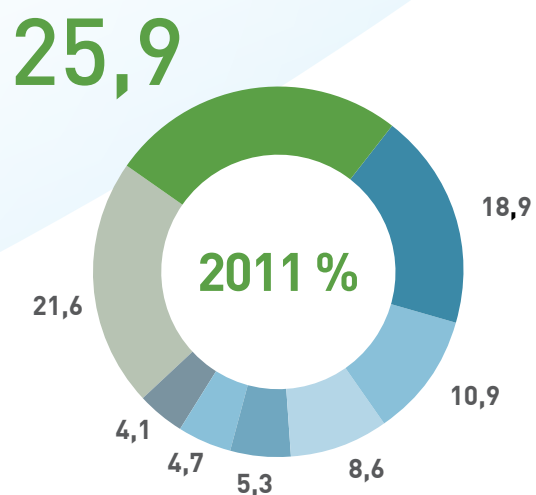
Split of Number of Policies by Crop Type [2012-%]



Crop Type	2011 (Pcs)	2011 (%)	2012 (Pcs)	2012 (%)	Change (%)
Wheat	243.734	44,4	297.475	42,9	22,0
Sunflower	45.773	8,3	66.461	9,6	45,2
Barley	34.919	6,4	45.586	6,6	30,5
Nut	80.097	14,6	34.084	4,9	-57,4
Rice	29.096	5,3	28.945	4,2	-0,5
Grape	17.929	3,3	23.795	3,4	32,7
Olive	8.087	1,5	22.633	3,3	179,9
Corn	4.943	0,9	20.899	3,0	322,8
Apple	13.001	2,4	18.654	2,7	43,5
Apricot	14.139	2,6	13.006	1,9	-8,0
Cotton	5.466	1,0	11.605	1,7	112,3
Cherry	6.378	1,2	8.718	1,3	36,7
Corn (for silage)	1.345	0,2	8.248	1,2	513,2
Rapeseed (Canola)	2.977	0,5	5.637	0,8	89,4
Pea	2.816	0,5	4.954	0,7	75,9
Other	38.838	7,1	82.717	11,9	113,0
Grand Total	549.538	100,0	693.417	100,0	26,2

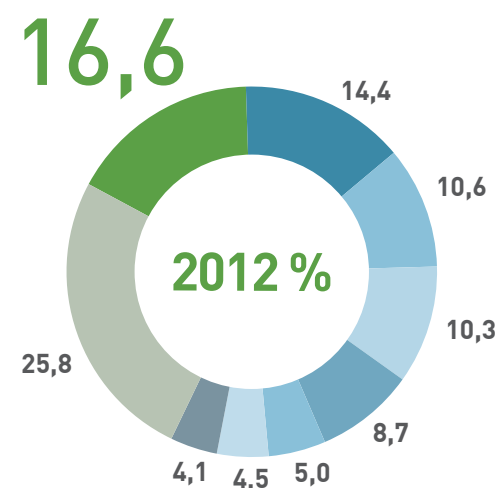
CROP INSURANCE - LOSSES PAID BY CROP TYPE

Split of Losses Paid by Crop Type [2011-%]



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

Split of Losses Paid by Crop Type [2012-%]

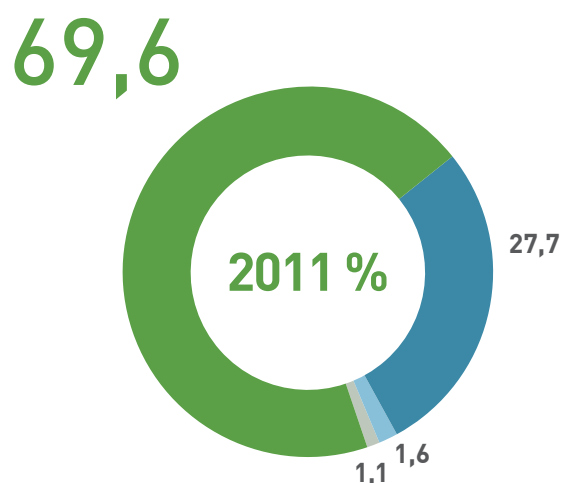


■ Wheat ■ Apricot ■ Apple ■ Orange ■ Grape
■ Cherry ■ Olive [Table] ■ Pear ■ Other

Crop Type	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Wheat	26.002.741	18,9	18.873.870	16,6	-27,4
Apricot	35.777.290	25,9	16.335.582	14,4	-54,3
Apple	11.872.200	8,6	12.071.877	10,6	1,7
Orange	5.671.092	4,1	11.708.484	10,3	106,5
Peach	15.092.492	10,9	9.829.537	8,7	-34,9
Cherry	7.276.838	5,3	5.672.286	5,0	-22,1
Olive (Table)	674.286	0,5	5.096.776	4,5	655,9
Pear	6.493.769	4,7	4.662.312	4,1	-28,2
Plum	2.940.645	2,1	3.132.404	2,8	6,5
Nut	1.480.939	1,1	2.708.743	2,4	82,9
Corn	434.959	0,3	2.596.955	2,3	497,1
Peach	2.067.137	1,5	1.945.632	1,7	-5,9
Cotton	468.217	0,3	1.875.215	1,7	300,5
Grape (for Wine)	958.609	0,7	1.861.916	1,6	94,2
Tomato (Table)	368.808	0,3	1.743.751	1,5	372,8
Other	20.321.002	14,7	13.275.837	11,7	-34,7
Grand Total	137.901.026	100,0	113.391.176	100,0	-17,8

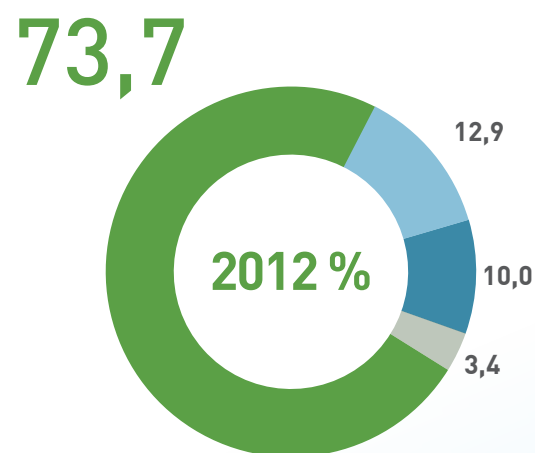
CROP INSURANCE - TYPE OF LOSSES PAID

Split of Losses by the Type of Losses Paid [2011-%]



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

Split of Losses by the Type of Losses Paid [2012-%]



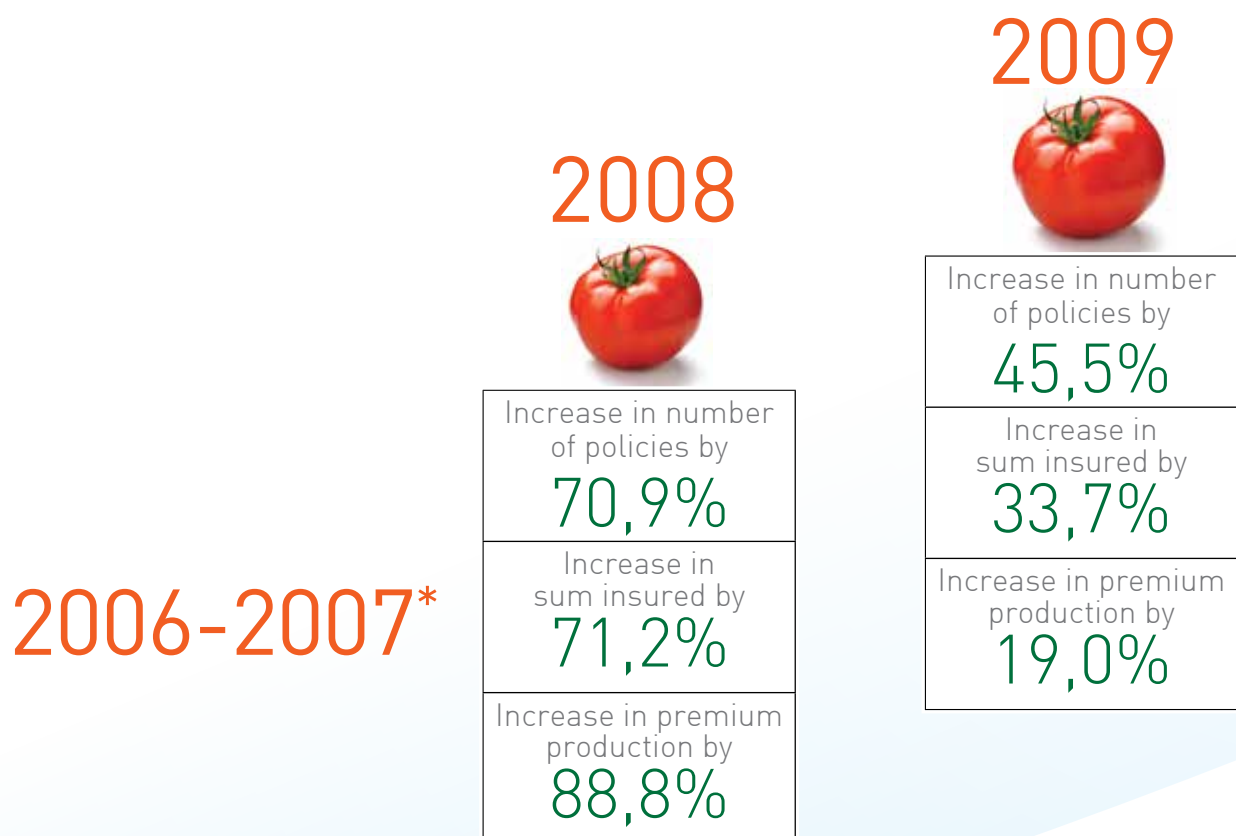
■ Hail
 ■ Storm
 ■ Frost
 ■ Other (Flood, Fire, Landslide, Tornado, Earthquake)

Type of Loss	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Hail	95.925.351	69,6	83.523.496	73,7	-12,9
Storm	2.156.576	1,6	14.591.664	12,9	576,6
Frost	38.265.014	27,7	11.300.397	10,0	-70,5
Flood	888.139	0,6	2.591.500	2,3	191,8
Fire	456.956	0,3	1.296.732	1,1	183,8
Tornado	14.752	0,0	51.118	0,0	246,5
Landslide	194.238	0,1	36.268	0,0	-81,3
Earthquake	0	0,0	0	0,0	0,0
Grand Total	137.901.026	100,0	113.391.176	100,0	-17,8

DEVELOPMENT OF GREENHOUSE INSURANCE BY YEARS

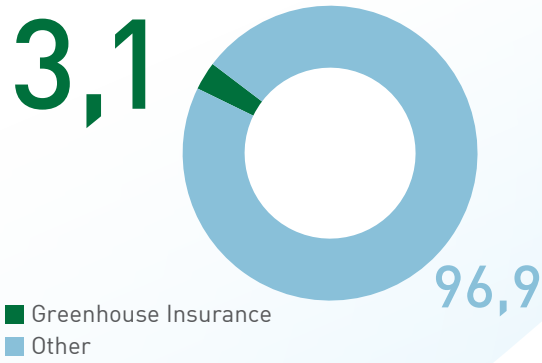
Insurance Coverage and Insured Risks for 2012

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.



(* As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

Share of Greenhouse Insurance in Total Premium Production [2012-%]



2012

Increase in number of policies by **121,4%**

Increase in sum insured by **73,3%**

Increase in premium production by **39,2%**



2011

Increase in number of policies by **86,1%**

Increase in sum insured by **85,1%**

Increase in premium production by **93,1%**



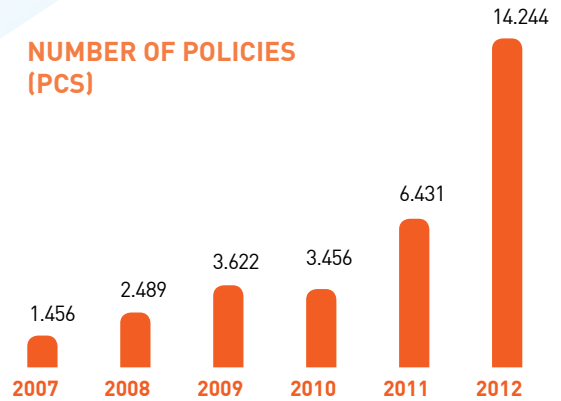
2010

Increase in number of policies by **-4,6%**

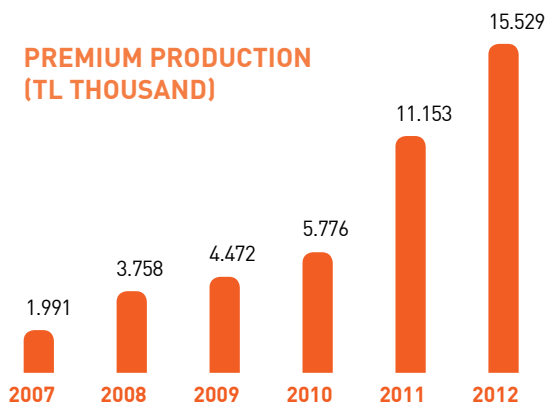
Increase in sum insured by **-1,8%**

Increase in premium production by **29,1%**

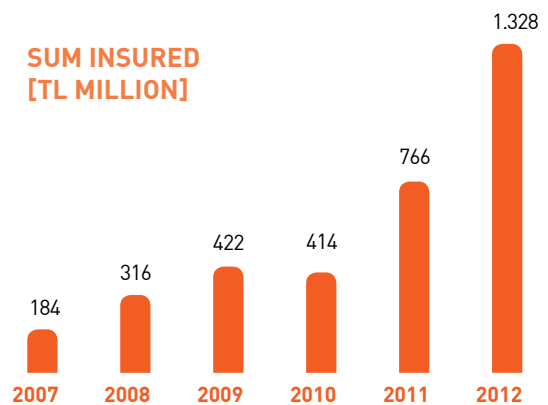
NUMBER OF POLICIES (PCS)



PREMIUM PRODUCTION (TL THOUSAND)



SUM INSURED (TL MILLION)

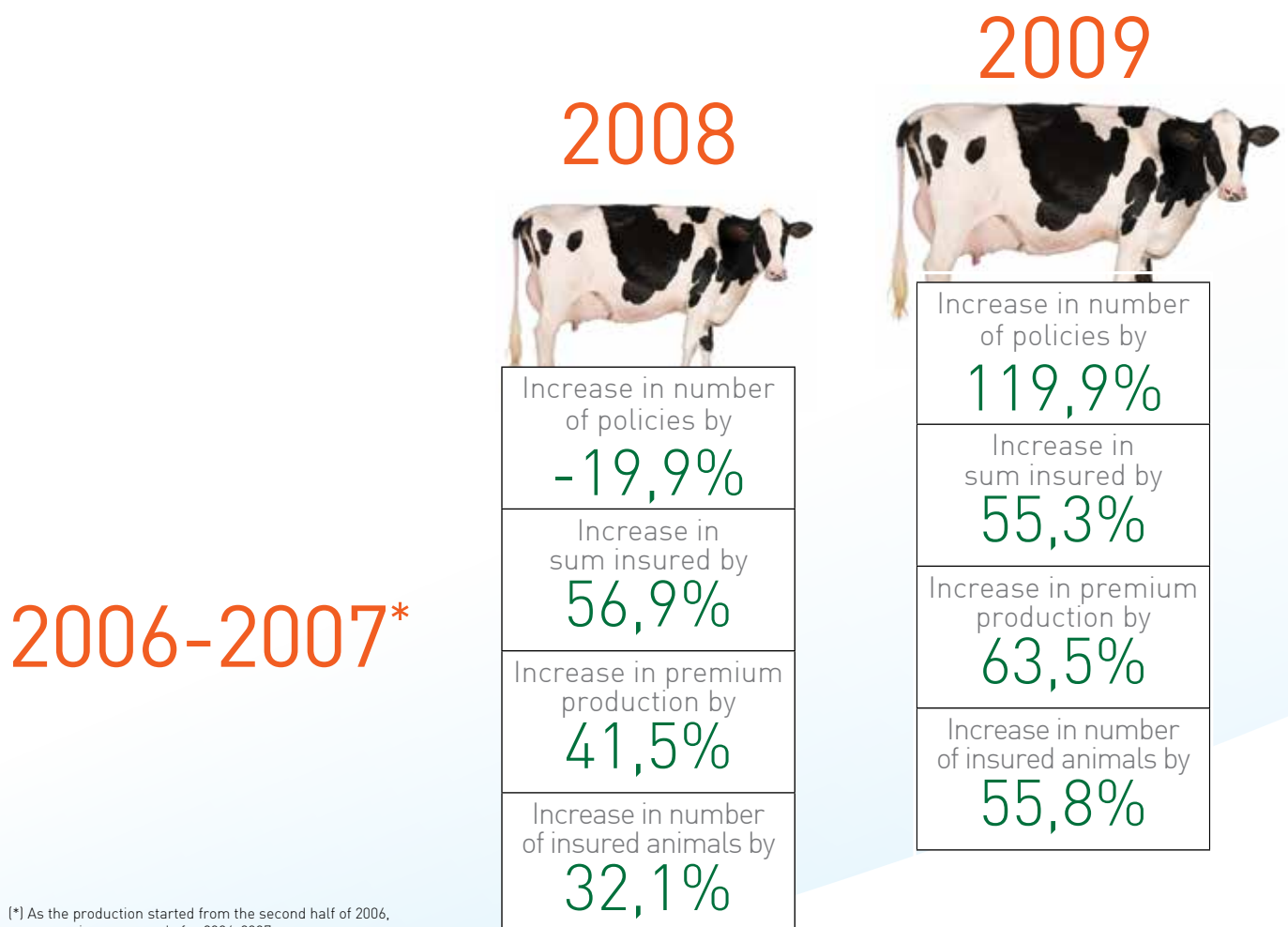




DEVELOPMENT OF LIVESTOCK INSURANCE BY YEARS

Insurance Coverage and Insured Risks for 2012

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.



[*] As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

Share of Livestock Insurance in Total Premium Production [2012-%]



■ Livestock Insurance
■ Other

2012



Increase in number of policies by

-0,1%

Increase in sum insured by

5,2%

Increase in premium production by

2,5%

Increase in number of insured animals by

16,3%

2011



Increase in number of policies by

73,6%

Increase in sum insured by

101,2%

Increase in premium production by

105,3%

Increase in number of insured animals by

91,7%

2010



Increase in number of policies by

-3,4%

Increase in sum insured by

133,7%

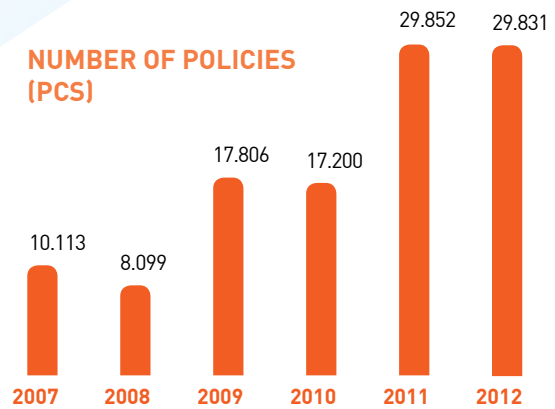
Increase in premium production by

145,9%

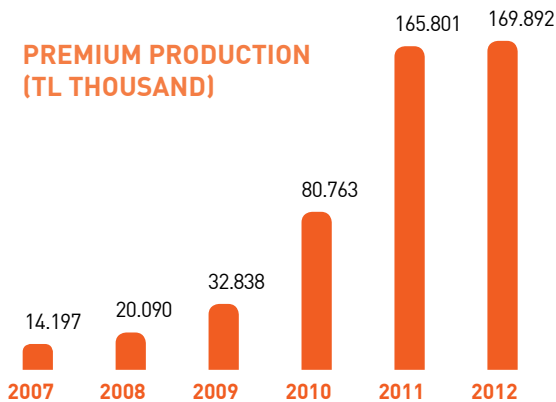
Increase in number of insured animals by

67,9%

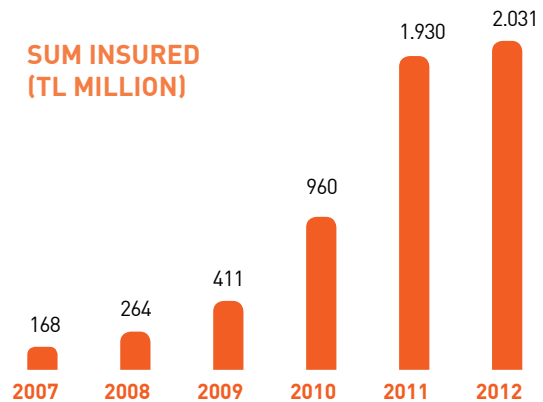
NUMBER OF POLICIES (PCS)



PREMIUM PRODUCTION (TL THOUSAND)

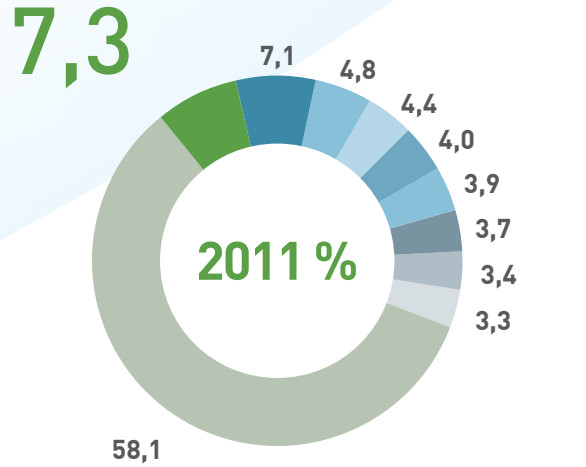


SUM INSURED (TL MILLION)



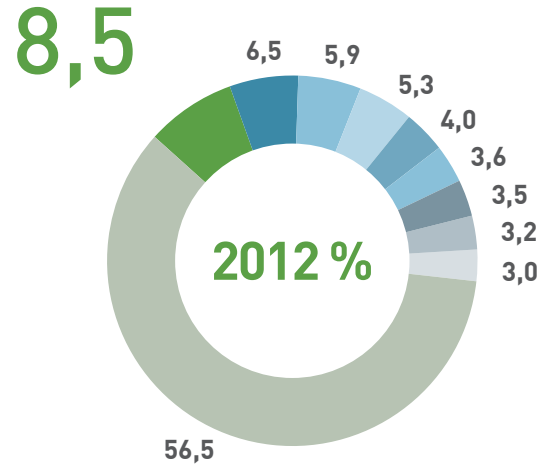
LIVESTOCK INSURANCE - NUMBER OF INSURED ANIMALS BY PROVINCE

Split of Number of Insured Animals by Province [2011-%]



■ Konya ■ İzmir ■ Bursa ■ Balıkesir ■ Kırklareli
■ Tekirdağ ■ Denizli ■ Aydın ■ Manisa ■ Other

Split of Number of Insured Animals by Province [2012-%]

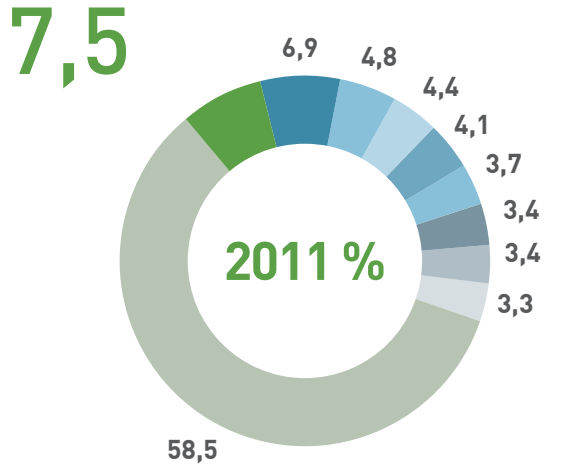


■ Konya ■ İzmir ■ Bursa ■ Kırklareli ■ Balıkesir
■ Denizli ■ Tekirdağ ■ Ankara ■ Aydın ■ Other

Name of Province	2011 (Pcs)	2011 (%)	2012 (Pcs)	2012 (%)	Change (%)
Konya	26.450	7,3	35.822	8,5	35,4
İzmir	25.644	7,1	27.326	6,5	6,6
Bursa	17.478	4,8	24.998	5,9	43,0
Kırklareli	14.276	4,0	22.115	5,3	54,9
Balıkesir	15.853	4,4	16.900	4,0	6,6
Denizli	13.420	3,7	15.195	3,6	13,2
Tekirdağ	14.031	3,9	14.564	3,5	3,8
Ankara	6.753	1,9	13.406	3,2	98,5
Aydın	12.216	3,4	12.539	3,0	2,6
Şanlıurfa	4.722	1,3	11.889	2,8	151,8
Manisa	11.976	3,3	11.017	2,6	-8,0
Gaziantep	8.216	2,3	10.458	2,5	27,3
Amasya	7.105	2,0	9.477	2,3	33,4
Tokat	8.356	2,3	9.138	2,2	9,4
Kayseri	2.986	0,8	8.728	2,1	192,3
Other	171.777	47,5	176.588	42,0	2,8
Grand Total	361.259	100,0	420.160	100,0	16,3

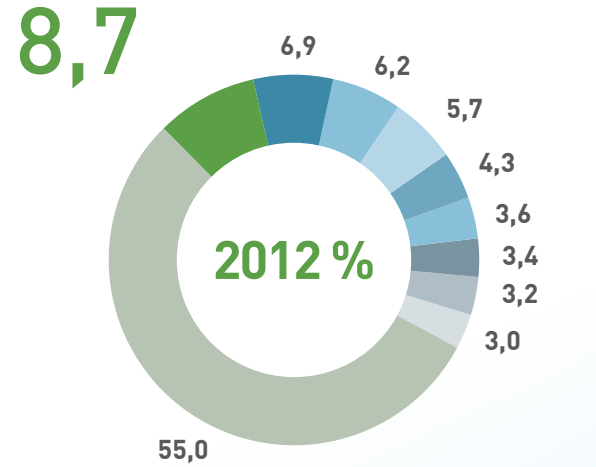
LIVESTOCK INSURANCE - SUM INSURED BY PROVINCE

Split of Sum Insured by Province [2011-%]



■ Konya ■ İzmir ■ Bursa ■ Balıkesir ■ Kırklareli
■ Tekirdağ ■ Denizli ■ Aydın ■ Manisa ■ Other

Split of Sum Insured by Province [2012-%]

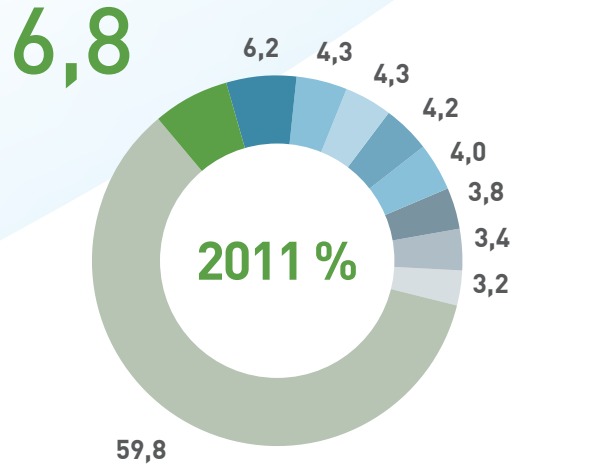


■ Konya ■ İzmir ■ Bursa ■ Kırklareli ■ Balıkesir
■ Tekirdağ ■ Denizli ■ Aydın ■ Şanlıurfa ■ Other

Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Konya	144.326.125	7,5	177.183.006	8,7	22,8
İzmir	132.582.625	6,9	139.861.350	6,9	5,5
Bursa	92.740.350	4,8	126.034.990	6,2	35,9
Kırklareli	79.372.992	4,1	116.100.611	5,7	46,3
Balıkesir	84.557.155	4,4	86.459.100	4,3	2,2
Tekirdağ	70.910.700	3,7	73.032.000	3,6	3,0
Denizli	65.422.714	3,4	68.872.357	3,4	5,3
Aydın	65.094.150	3,4	65.349.420	3,2	0,4
Şanlıurfa	29.009.580	1,5	60.268.288	3,0	107,8
Gaziantep	46.832.029	2,4	55.621.025	2,7	18,8
Manisa	64.665.764	3,3	55.512.587	2,7	-14,2
Ankara	31.686.610	1,6	52.600.850	2,6	66,0
Tokat	44.274.758	2,3	41.869.433	2,1	-5,4
Kayseri	15.677.880	0,8	41.045.860	2,0	161,8
Aksaray	50.843.918	2,6	41.017.660	2,0	-19,3
Diğer	912.408.964	47,3	830.151.562	40,9	-9,0
Grand Total	1.930.406.314	100,0	2.030.980.099	100,0	5,2

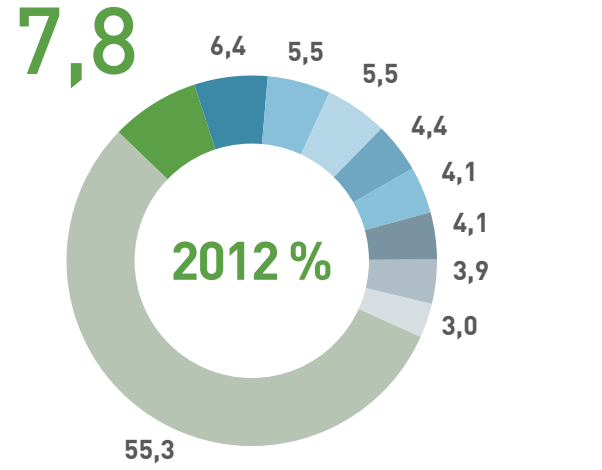
LIVESTOCK INSURANCE - PREMIUM PRODUCTION BY PROVINCE

Split of Premium Production by Province (2011-%)



■ Konya ■ İzmir ■ Aydın ■ Bursa ■ Balıkesir
■ Kırklareli ■ Tekirdağ ■ Denizli ■ Manisa ■ Other

Split of Premium Production by Province (2012-%)

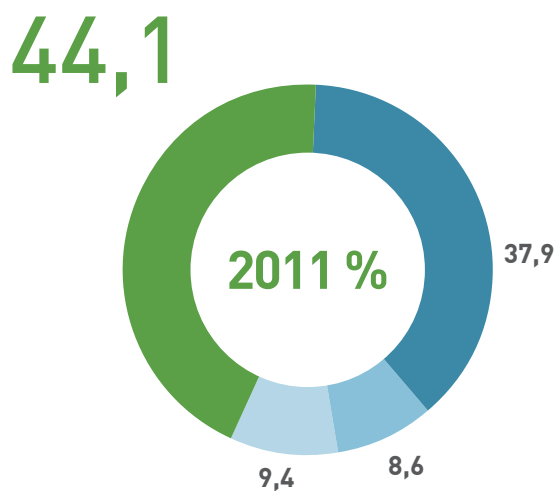


■ Konya ■ İzmir ■ Bursa ■ Kırklareli ■ Balıkesir
■ Aydın ■ Tekirdağ ■ Denizli ■ Şanlıurfa ■ Other

Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Konya	11.202.076	6,8	13.175.245	7,8	17,6
İzmir	10.260.973	6,2	10.878.747	6,4	6,0
Bursa	7.055.713	4,3	9.361.037	5,5	32,7
Kırklareli	6.635.809	4,0	9.265.476	5,5	39,6
Balıkesir	6.964.712	4,2	7.402.594	4,4	6,3
Aydın	7.150.557	4,3	6.942.744	4,1	-2,9
Tekirdağ	6.349.884	3,8	6.941.675	4,1	9,3
Denizli	5.610.152	3,4	6.557.864	3,9	16,9
Şanlıurfa	2.386.767	1,4	5.118.059	3,0	114,4
Gaziantep	3.827.252	2,3	4.870.686	2,9	27,3
Manisa	5.241.508	3,2	4.573.453	2,7	-12,7
Aksaray	3.914.090	2,4	4.247.373	2,5	8,5
Tokat	4.038.159	2,4	3.582.592	2,1	-11,3
Ankara	2.311.518	1,4	3.568.947	2,1	54,4
Kastamonu	2.775.040	1,7	3.464.543	2,0	24,8
Diğer	80.076.720	48,3	69.940.648	41,2	-12,7
Grand Total	165.800.932	100,0	169.891.684	100,0	2,5

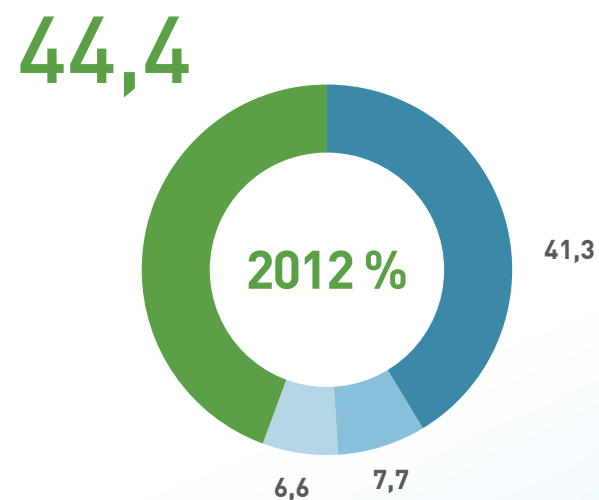
LIVESTOCK INSURANCE - TYPE OF LOSSES PAID

Split of Losses by the Type of Losses Paid (2011-%)



■ Emergency Slaughter ■ Death
■ Baby Death ■ Brucella

Split of Losses by the Type of Losses Paid (2012-%)



■ Death ■ Emergency Slaughter ■ Baby Death ■ Brucella

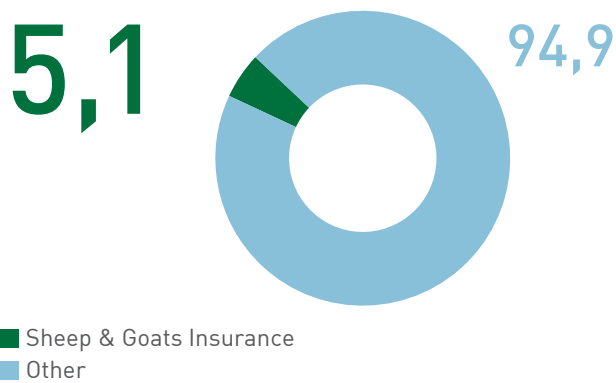
Type of Loss	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Death	29.256.824	37,9	66.234.301	44,4	126,4
Emergency Slaughter	33.958.728	44,1	61.668.431	41,3	81,6
Baby Death	7.267.447	9,4	11.510.405	7,7	58,4
Brucella	6.645.899	8,6	9.803.585	6,6	47,5
Grand Total	77.128.898	100,0	149.216.723	100,0	93,5



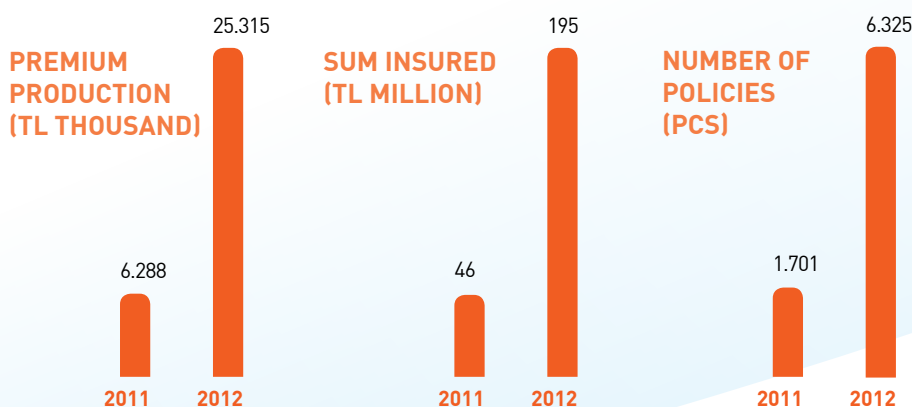
Insurance Coverage and Insured Risks for 2012

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, 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.

Share of Sheep & Goats Insurance in Premium Production [2012-%]



2012



Increase in number of policies by

271,8%

Increase in sum insured by

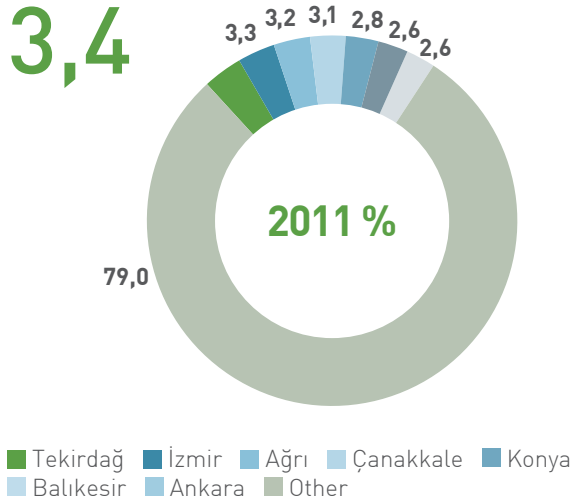
322,2%

Increase in premium production by

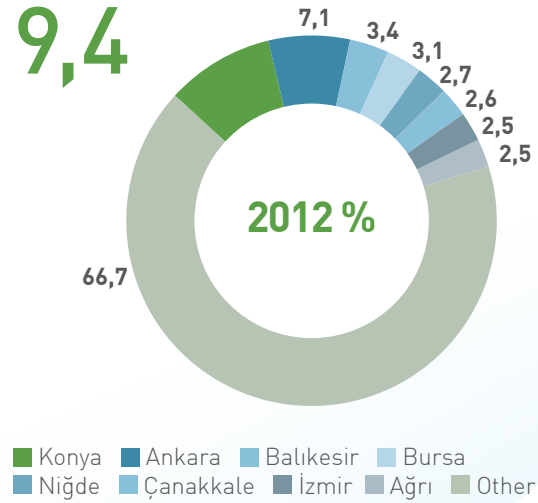
302,6%

SHEEP & GOATS INSURANCE - NUMBER OF INSURED ANIMALS BY PROVINCE

Split of Number of Insured Animals by Province (2011-%)



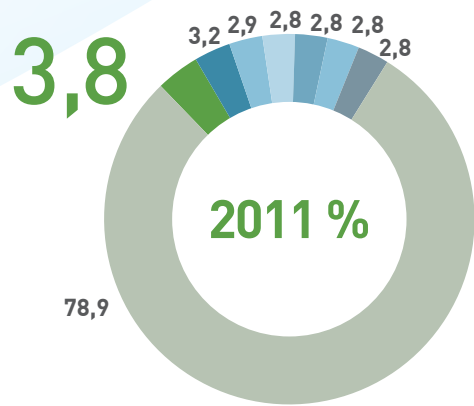
Split of Number of Insured Animals by Province (2012-%)



Name of Province	2011 (Adet)	2011 (%)	2012 (Adet)	2012 (%)	Change (%)
Konya	1.954	2,8	31.724	9,4	1.523,5
Ankara	1.750	2,6	23.981	7,1	1.270,3
Balıkesir	1.804	2,6	11.542	3,4	539,8
Bursa	1.643	2,4	10.543	3,1	541,7
Niğde	-	0,0	9.256	2,7	
Çanakkale	2.121	3,1	8.720	2,6	311,1
İzmir	2.239	3,3	8.548	2,5	281,8
Ağrı	2.183	3,2	8.340	2,5	282,0
Kütahya	894	1,3	8.044	2,4	799,8
Edirne	630	0,9	7.812	2,3	1.140,0
Tekirdağ	2.363	3,4	7.452	2,2	215,4
İstanbul	491	0,7	7.113	2,1	1.348,7
Kırşehir	-	0,0	6.963	2,1	
Kırklareli	958	1,4	6.787	2,0	608,5
Eskişehir	48	0,1	6.563	1,9	13.572,9
Diğer	49.487	72,2	173.248	51,5	250,1
Grand Total	68.565	100,0	336.636	100,0	391,0

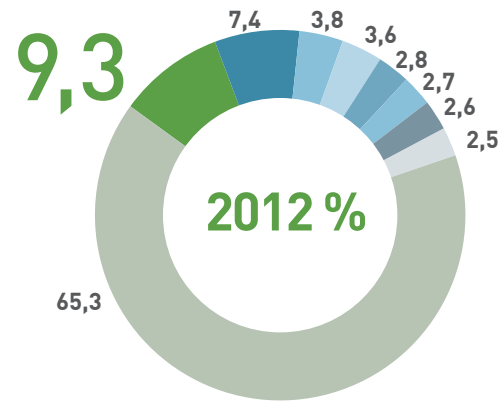
SHEEP & GOATS INSURANCE - SUM INSURED BY PROVINCE

Split of Sum Insured by Province [2011-%]



■ Tekirdağ ■ İzmir ■ Ağrı ■ Çanakkale
■ Balıkesir ■ Konya ■ Ankara ■ Other

Split of Sum Insured by Province [2012-%]

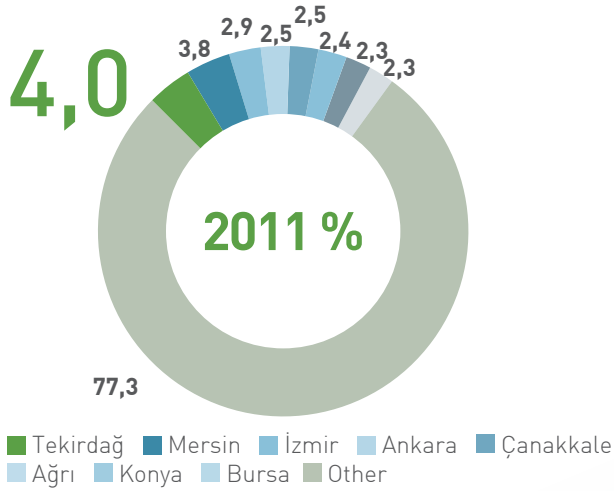


■ Konya ■ Ankara ■ Balıkesir ■ Bursa ■ Çanakkale
■ Edirne ■ İzmir ■ Tekirdağ ■ Other

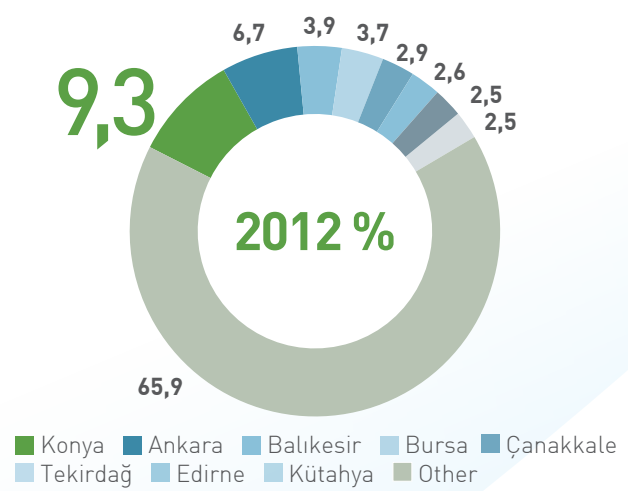
Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Konya	1.292.649	2,8	18.117.630	9,3	1.301,6
Ankara	1.276.700	2,8	14.427.680	7,4	1.030,1
Balıkesir	1.308.550	2,8	7.480.640	3,8	471,7
Bursa	1.069.370	2,3	6.994.208	3,6	554,0
Çanakkale	1.309.200	2,8	5.557.460	2,8	324,5
Edirne	407.124	0,9	5.201.893	2,7	1.177,7
İzmir	1.470.750	3,2	5.152.435	2,6	250,3
Tekirdağ	1.754.468	3,8	4.942.736	2,5	181,7
Ağrı	1.347.765	2,9	4.753.105	2,4	252,7
Niğde	-	0,0	4.688.425	2,4	
İstanbul	479.875	1,0	4.565.438	2,3	851,4
Kütahya	615.963	1,3	4.329.451	2,2	602,9
Kırklareli	748.750	1,6	4.242.205	2,2	466,6
Manisa	601.315	1,3	3.729.525	1,9	520,2
Kayseri	85.000	0,2	3.707.670	1,9	4.262,0
Diğer	32.484.174	70,2	97.371.919	49,9	199,8
Grand Total	46.251.653	100,0	195.262.420	100,0	322,2

SHEEP & GOATS INSURANCE - PREMIUM PRODUCTION BY PROVINCE

Split of Premium Production by Province (2011-%)



Split of Premium Production by Province (2012-%)



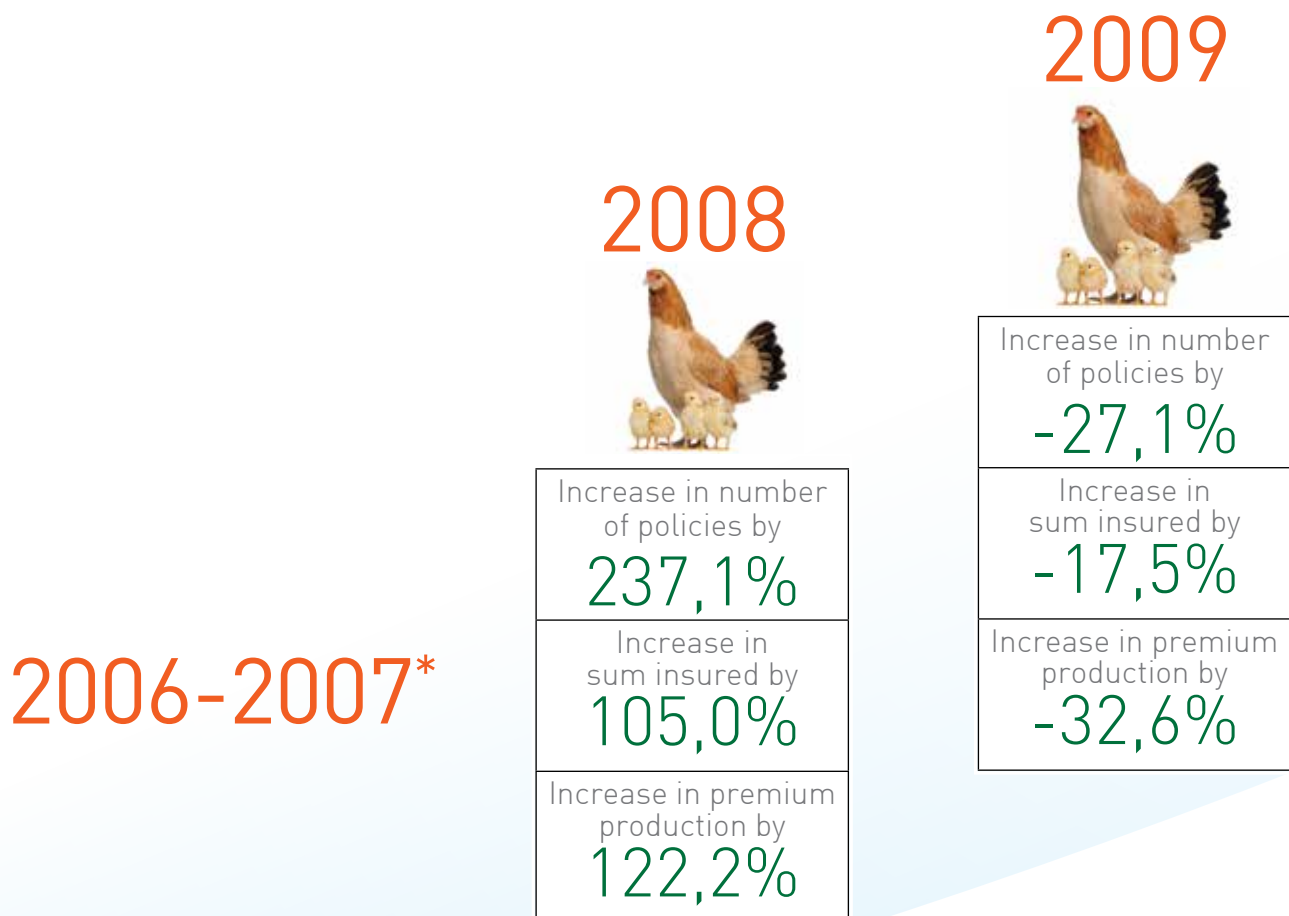
Name of Province	2011 (TL)	2011 (%)	2012 (TL)	2012 (%)	Change (%)
Konya	147.475	2,3	2.354.669	9,3	1.496,7
Ankara	156.665	2,5	1.688.983	6,7	978,1
Balıkesir	139.999	2,2	978.944	3,9	599,2
Bursa	147.723	2,3	925.646	3,7	526,6
Çanakkale	160.226	2,5	726.858	2,9	353,6
Tekirdağ	252.886	4,0	668.449	2,6	164,3
Edirne	57.997	0,9	645.413	2,5	1.012,8
Kütahya	94.544	1,5	620.670	2,5	556,5
İzmir	182.449	2,9	619.993	2,4	239,8
Ağrı	153.660	2,4	597.051	2,4	288,6
Niğde	-	0,0	595.951	2,4	
Kırklareli	95.368	1,5	574.766	2,3	502,7
Manisa	91.230	1,5	550.724	2,2	503,7
İstanbul	59.385	0,9	531.665	2,1	795,3
Mersin	237.696	3,8	506.158	2,0	112,9
Diğer	4.310.896	68,6	12.728.871	50,3	195,3
Grand Total	6.288.201	100,0	25.314.809	100,0	302,6



DEVELOPMENT OF POULTRY INSURANCE BY YEARS

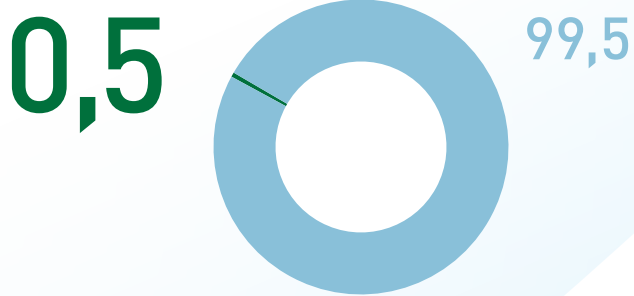
Insurance Coverage and Insured Risks for 2012

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.



(* As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

Share of Poultry Insurance in Total Premium Production (2012-%)



■ Poultry Insurance
■ Other

2012



Increase in number of policies by

18,1%

Increase in sum insured by

64,3%

Increase in premium production by

71,0%

2011



Increase in number of policies by

4,4%

Increase in sum insured by

29,3%

Increase in premium production by

12,4%

2010



Increase in number of policies by

84,9%

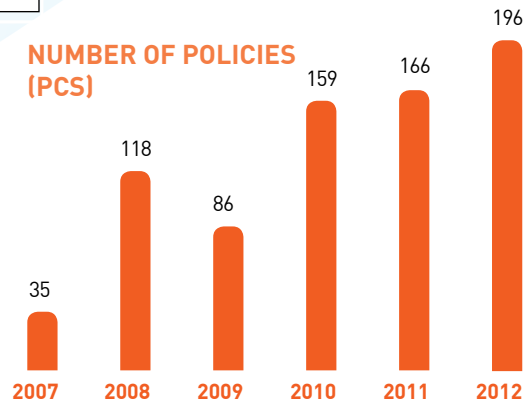
Increase in sum insured by

116,1%

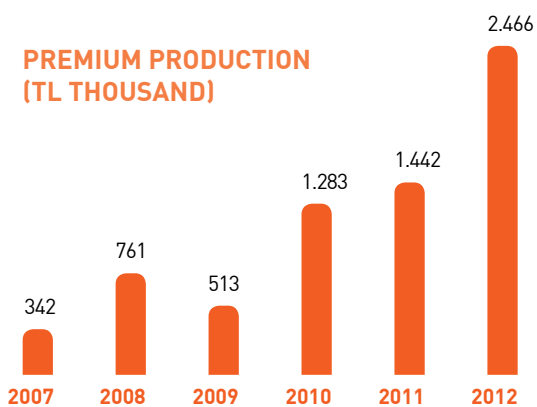
Increase in premium production by

150,3%

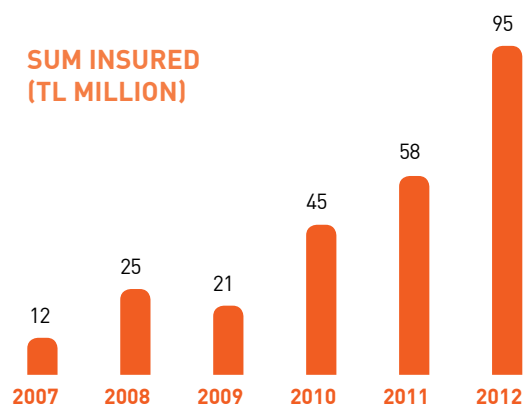
NUMBER OF POLICIES (PCS)



PREMIUM PRODUCTION (TL THOUSAND)



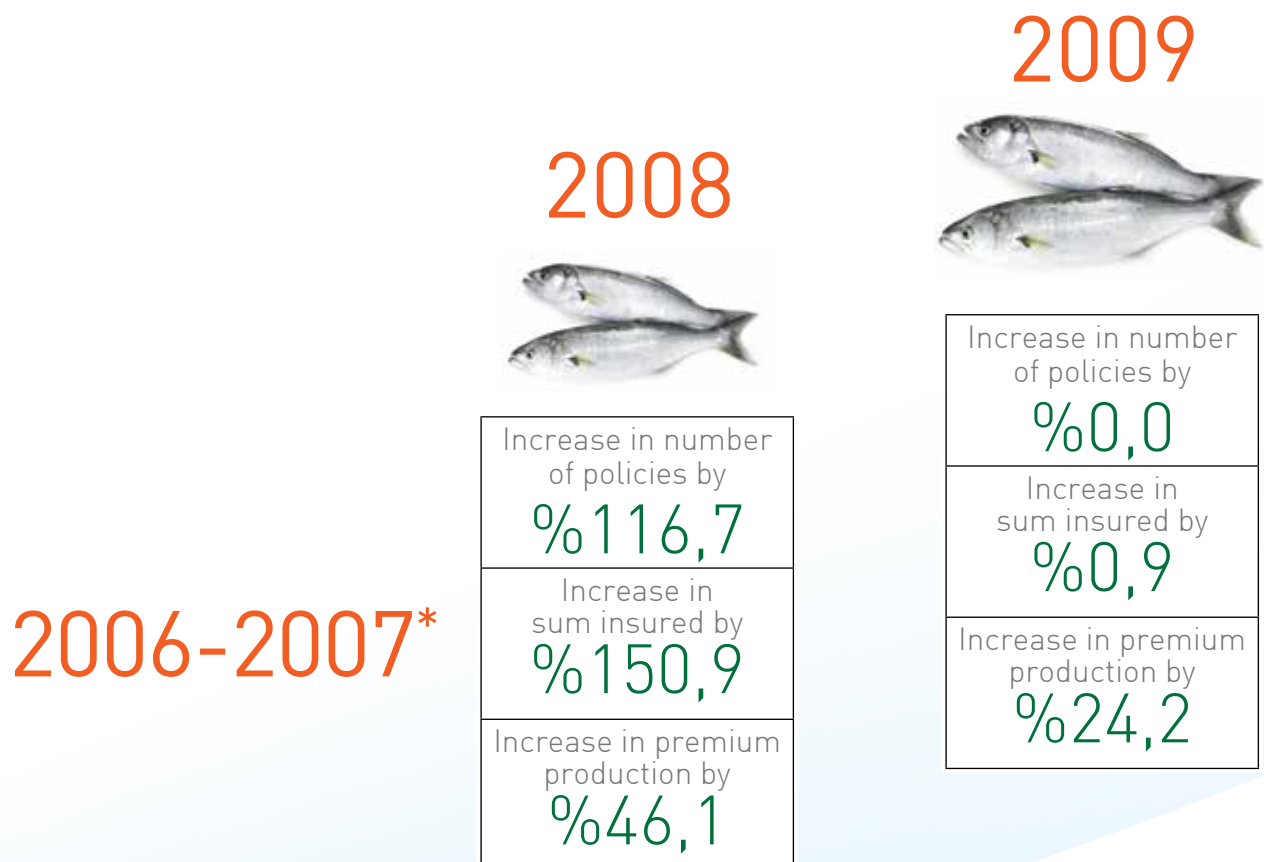
SUM INSURED (TL MILLION)



DEVELOPMENT OF AQUACULTURE INSURANCE BY YEARS

Insurance Coverage and Insured Risks for 2012

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.



[*] As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

Share of Aquaculture Insurance in Total Premium Production Payı (2012-%)



■ Aquaculture Insurance
■ Other



2012



2011



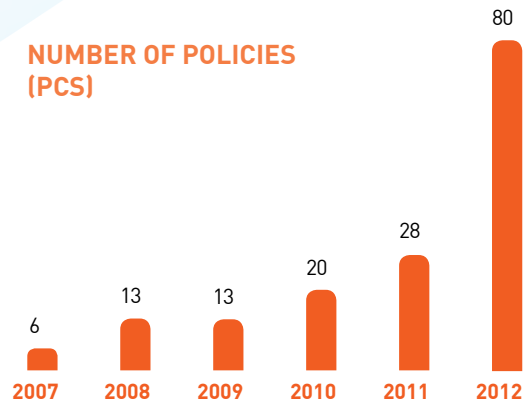
2010

Increase in number of policies by %185,7
Increase in sum insured by %76,7
Increase in premium production by %85,1

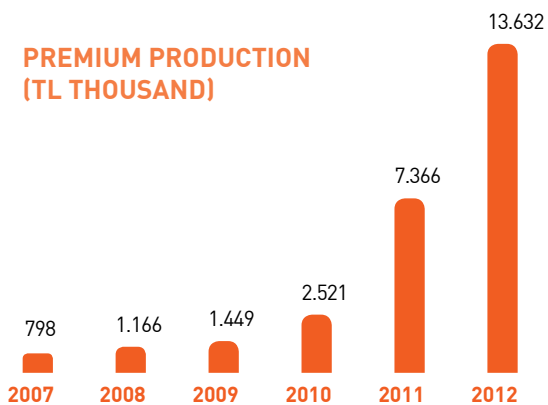
Increase in number of policies by %40,0
Increase in sum insured by %171,3
Increase in premium production by %192,2

Increase in number of policies by %53,8
Increase in sum insured by %43,6
Increase in premium production by %74,0

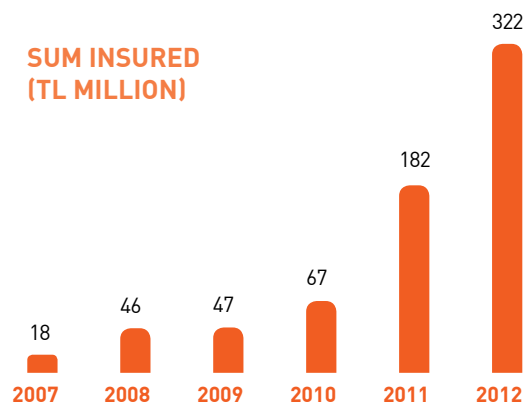
NUMBER OF POLICIES (PCS)



PREMIUM PRODUCTION (TL THOUSAND)



SUM INSURED (TL MILLION)



ACTIVITIES FOR THE YEAR 2012

Regulatory Activities

Technical Activities and Reinsurance - Foreign Relations

Activities for Developing the System and Business

Processes

Publicity

Production Data and Loss Payments by Insurance Lines

ACTIVITIES FOR THE YEAR 2012

The Board of Directors of the Agricultural Insurance Pool (TARSİM) held 24 Meetings in 2012 and the resolutions adopted and the activities performed are detailed below.

1- REGULATORY ACTIVITIES

In accordance with the amendments made in the Agricultural Insurance Law no 5363, the phrase of "legal entity" was included in Article 4.

In Article 9, the following sentence was included: "Risk analyses of the Aquaculture Insurances are conducted by aquaculture engineers, agricultural engineers graduated from the department of aquaculture, fishery technology engineers and veterinaries, and loss adjustments are conducted by veterinaries together with any of aquaculture engineers, agricultural engineers graduated from the department of aquaculture and fishery technology engineers."

The following article was deleted: "The Company may not purchase real estate by the Pool resources other than its own requirements; it uses its resources in investments through Treasury bonds and government debt securities primarily".

Article 14 was replaced by the following sentences: "The agricultural insurance coverage under this Act is exclusively provided by the Pool. These covers may also be provided jointly with insurance companies if required by the circumstances in terms of risk management and subject to approval of the Board."

Insurance contracts are executed on the standard policies determined by the Pool. If sufficient protection may not be provided under appropriate conditions depending on estimated loss condition to be calculated by the Pool, the State may participate in the remaining portion.

Article 15 was replaced by the following sentence: "The Pool may provide protection from the national and international insurance market, capital market and similar markets for the purpose of transferring the risks assumed."

The products and risks to be covered in 2012 were determined by the Cabinet and the coverage determined in 2011 was continued.

- In this framework as it was decided in 2011 to cover the flowering period under the frost risk coverage in the State Supported Crop Insurance, with an additional premium support at the rate of 1/3 only to the frost risk premium in addition to 50% premium support granted considering the increases in the risk cost and premium payable by the farmers continued in 2012.
- In accordance with the resolution of the Cabinet adopted in 2011 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 (TARSİM) on the computer medium free of charge, the data was obtained from the relevant Authority in 2012.
- "Insurance Information Forms" which must be delivered to the producers prior to production were also issued and put into effect in the agricultural insurances in accordance with the New Turkish Commercial Code.
- The General Conditions, Technical Conditions, Tariff and Instructions were reviewed by insurance lines as per the New Turkish Commercial Code and required amendments were made to be effective as from 2013.

2- TECHNICAL ACTIVITIES AND REINSURANCE - FOREIGN RELATIONS

Technical Activities

Analyses of the insurance data realized in Crop Insurance between the years of 2006-2012 were performed on a crop, risk and village basis. In this regard, premium rates, crop sensitivity classes, risk-based village zones, deductibles and co-insurance rates were reviewed and required updates were made.

With regard to the frost coverage initiated in 2011, the additional premium table which 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 was revised and tables were created for other risks according to the same basis.

It is intended with this table, in brief, to:

- Not punish the undamaged producers without increasing premium rate for the damaged village, apply a fair premium price application, encourage producers to renew their policy and prevent anti-selection,
- Ensure sustainability of the system with pricing based on level of damage only to the damaged parcel and number of damaged years and improve loss-premium balance,
- It was intended to encourage policy renewals by applying discount for any parcels on which no risk occurred.

It was decided to make change in sensitivity classes of some species of the orange product from the citrus fruits as a result of the data analysis and evaluation in the past years to be effective as from 2013.

The Hail Tariff Premium Table was revised to be applied as from 2013. In this revision, the actual insurance data for the last 6 years and meteorological data for long years was considered and analyzed in detail based on sensitivity classes and locations of the products applied as from 2006.

Insurance final acceptance dates were prepared and updated according to altitude data and on the basis of product type and village.

In respect of the communiqué on "Low Interest Investment and Business Credit Facility for Agricultural Production" prepared by the Republic of Turkey Ministry of Food, Agriculture and Livestock pursuant to the Cabinet decree, it was ensured that necessary system adjustments were made in the branches of State Supported Agricultural Insurances.

The Final Dates of Crop Harvest (Policy Expiry Dates) were particularly determined based on species for many of the fruits and based on the regions for some farm products, and studies were completed to be put into application in 2013.

The current average unit prices of the products in the system were updated. In respect of these updates, the product unit prices obtained by the producers from the Turkish Grain Board, Market Places, Commodity Exchanges and TUIK, production periods of products and data obtained in Survey studies were considered. Unit prices of farm products such as tobacco and feed plants were redefined based on factors such as age and weight.

The studies continued by reducing yield limits of all farm products put into effect in 2012 at the level of province to the level of district. The minimum, maximum and average yield ranges were determined for

the applications for 2013 based on Wet-Dry production method and 1st or 2nd Product condition on a district basis. Yield values were defined by age and weight for farm products such as tobacco and feed plants. In 2012; Rocket, Lathyrus, Jujube and Feed Pea were covered.

A yield limit was introduced for Raspberry, Blackberry, Cranberry and Jujube products which were covered in 2011 like all other fruits.

The products and product groups were revised in the framework of national and international systematic in order to ensure the Crop Insurance to have a more sound structure. The Life group plums were also included in the differentiation of sensitivity classes which were separate only in the European and Japan groups to be put into effect in 2013 and the studies were completed by determining the plum frost and hail policy deadline in 3 separate categories based on altitude on a village basis.

All geographical regions and cities covered by these regions were also reclassified based on the product structures to be put into effect in 2013 and the parameters connected with the entire geographical region were arranged in this structure in the Agricultural Insurance Pool (TARSİM) system.

The product ranges which were declared by the producer, which were not included in the Agricultural Insurance Pool (TARSİM) system and which have certificate of production were included in the system after confirmation of information of these ranges in 2012.

The research study titled "Determination of Front Bud Fertility Values for Sultani Seedless Grape Species for 2012 in Manisa", conducted by Manisa Viticulture Research Station Directorate, was finalized in order to provide up-

to-date information to the annual productivity estimates. Costs of this study were borne by the Agricultural Insurance Pool (TARSİM) and the obtained data will be used in assessments conducted in loss adjustments.

Revisions were made in the Loss Adjustment Counting Forms and Yield Assessment Forms of some products.

In the Greenhouse Insurance, the pricing studies were finalized on the basis of Cover element diversified as a result of the analyses and assessments in line with the data for the past years. These studies were completed to be applied in 2013. The risk analysis, assessment forms and risk classes were revised.

In Livestock Insurance, Livestock Insurance data which was realized between the years of 2006-2012 was evaluated and province-based risk categories and Co-insurance ratios of certain diseases were changed and tariff table was updated in parallel to these evaluations.

The skin salvage percentage applied in the Livestock Insurance and Sheep and Goats Insurance was reduced to 2%. In addition, the table of "Premium Adjustment According to Loss-Premium Balance" was updated in policy renewals in the framework of these results.

The "Fixed Rate of Insured Premium" applied to the insurance companies was changed as "Rates Varying According to Gradual Premium" in the Livestock Insurance.

ACTIVITIES FOR THE YEAR 2012

The persons concerned in the Republic of Turkey Ministry of Food, Agriculture and Livestock, General Directorate of State Hydraulic Works, Ministry of Forestry and Water Affairs, General Directorate of Meteorology, TAGEM, TUBITAK and General Command of Mapping were visited in order to develop cooperation between the institutions, obtain information about studies regarding Geographical Information Systems and contribute to the Agricultural Insurances System.

For the purpose of these visits;

- Database of Rivers in Turkey,
- Pansharp and panchromatic 7.5 m precision 4-band satellite images,
- Soil Database of the cities of Malatya and Bursa,
- Spot satellite images, Parcel Database of the cities of Malatya and Bursa,
- Coordinated village database (consistent with data of the Ministry of Internal Affairs) were obtained to be used in the Agricultural Insurance Pool (TARSİM).

Parcel-based studies were conducted for Gürsu District of Bursa and Darende District of Malatya in line with the obtained data and the parcels were examined by topographic layers, meteorological long term statistics, loss statistics of the past years, and studies were initiated for developing a risk calculation methodology based on the Geographical Information Systems.

Participation and contribution was ensured in the activities for preparation of the Agricultural Insurance Pool (TARSİM) Strategic Plan.

Reinsurance - Foreign Relations

The technical meetings with the leader reinsurer Munich Re continued in 2012 which is the last year of the 3-Year reinsurance treaty concluded to cover the years

of 2010-2012. In these meetings, the amendments to the General Conditions, Technical Conditions, Tariff and Instructions determined for the year of 2013 were discussed and finalized at the meetings with the leader reinsurer as per the reinsurance treaty.

Munich Re did not participate in the frost coverage due to high risk in accordance with the fact that the flowering period was covered by the frost coverage in 2011. Munich Re continued this approach in 2012, as well. In respect of portion of the frost risk which was not shared by Munich Re, such portion was undertaken by the Agricultural Insurance Pool (TARSİM). No further stop loss protection was required for the part of frost risk undertaken by the Agricultural Insurance Pool (TARSİM) in 2012.

Following inclusion of sheep and goats in the coverage in 2011, Munich Re preferred not to participate in this coverage since the application started in the second half of the year. Munich Re participated in this coverage by evaluating production planned and technical analyses performed on this matter in 2012.

In addition, the studies focused on reinsurance treaty for 2013 since the 3-Year agreement would expire on December 31, 2012. For this purpose, the amendments to the General Conditions, Technical Conditions, Tariff and Instructions proposed for the year of 2013 were shared with Munich Re again since it was the leading reinsurer. The PML (Possible Maximum Loss) rates by insurance lines were determined; these studies were presented to the persons concerned during the mutual visits and expectations for conditions of the reinsurance treaty for the new period were declared.

A meeting was arranged for the insurance companies which desired to get share from the system as a Retrocessionaire in order to give

information about results of the agreement covering the years of 2010-2012 and share opinions for the future. At this meeting, the statistical results of the past years were presented to the companies and information was given about the matters planned for the reinsurance treaty for the new period.

Various foreign reinsurance companies and brokers visited the Agricultural Insurance Pool (TARSİM) and obtained the information of the past years and declared that they desired to take share from the reinsurance treaty to be concluded.

An agreement was reached upon a treaty with the leading reinsurer, other reinsurer and retrocessionaires for 3 years as a result of mutual negotiations.

Participation was achieved in the theoretical and practical training program in order to closely follow developments in the agricultural insurances in the world, trace insurance conditions and loss issues in Spain having the most comprehensive agricultural insurance system onsite together with Mapfre Re having share in the reinsurance treaty.

Contact was established with the foreign countries regarding organizations such as seminar, conference and training to be realized in 2013 and required preparations were initiated for participation in order to examine other agricultural insurance practices in the world, introduce the State Supported Agricultural Insurances System and its success to the other countries. Contact was established with the persons concerned for including information introducing the Agricultural Insurance Pool (TARSİM) in the foreign publications in 2013.

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 2012.

The Activities for Developing Technology Infrastructure

- The server infrastructure was refreshed and reached a stronger point. Under this renovation, the ODM servers in Agricultural Insurance Pool Management Company Ankara Regional Directorate were renovated.
- The Data Storage Units were renovated for data synchronization in ODM center and thus mutual data replication was achieved.
- The reporting system which was made available for use by the companies in 2011 was updated by upgrading to OBIEE 11g version.
- Agricultural Insurance Pool Management Company Regional Directorates in various cities were connected with the central network through VPN connection.
- The mail server was transferred to the Exchange Server.

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 2012 and required revisions were made to the system applications and work processes.

The requests of Agricultural Insurance Pool Management Company directorates and the insurance companies authorized to issue policy in the name of the Agricultural Insurance Pool (TARSİM) were considered

and the requests which were found appropriate and beneficial for the system were realized.

Updating the Website: The website was updated by featuring its visual particulars. In addition, the infrastructure used and site contents were made changeable dynamically.

Crop Insurance: Risk analysis processes were improved and new analysis types were included.

Livestock Insurance: Risk analysis processes were improved; practices were prepared to allow companies for making claim entries for some endorsements. Loss file examination steps were improved to facilitate processes for the user. Increase was achieved in number of daily examined files following this study.

Poultry Insurance: Policy entries and risk analysis practices were prepared again.

Aquaculture Insurance: Policy entries and risk analysis practices were prepared again.

Web Services: Policies produced by the companies, web services transferred to their system were updated.

Agent Trainings: It was started to arrange trainings and exams for agents on the online system.

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 was initiated in Giresun and Denizli provinces.

Geographical Information Systems Project: Under the project which has been initiated for calculating risks of the Agricultural Insurance and making locational analysis approaches in the geographical information systems, the technology and modeling used in the pilot project implemented in Bursa Province, Gökçü District previously was developed and the data used in the analysis was updated.

Based on this study conducted under a project, Darende District in the city of Malatya was selected as another pilot region and required infrastructure studies for the region were completed for analysis. Risk-based analyses were conducted and models were produced by using digital height sheet of 25.000, slope, exposure, height layers from the digital height sheet, satellite image (sight satellite with 7.5 m. resolution), soil database, river database, digitalized parcel database, land registry details, Farmer Registration System (FRS) and meteorology data together with the risk-based production and loss data of the Agricultural Insurance Pool (TARSİM) for the last 6 years.

Under the study, cooperation was achieved with the divisions of the Ministries working on this matter and academicians.

Studies for both pilot projects were finalized and studies for modeling by technology and analysis standardization were finalized for being used in the following studies.

In 2013, it is targeted to extend the project through modeling and analysis studies for different locations and products with data updating of the existing studies.

ACTIVITIES FOR THE YEAR 2012

Business Continuity Action Plan

Project: A Business Continuity Action Plan was developed aiming at protecting assets such as power of our corporation to continue its duties and activities under any conditions and circumstances, its image, customer portfolio, profitability and continuing to serve at an acceptable level towards the persons to which it is responsible and/or business partners. In addition, the critical activities in the work processes were identified and a "Risk - Work - Effect Analysis" table was developed including effects of these risks and measures to mitigate effect of the risk.

From this table through which cases which will adversely affect business continuity are identified and analyzed, an action plan was firstly prepared for the Crop Insurance and submitted to the top management to timely and successfully complete loss organization against catastrophic risks which may create risk accumulation.

Studies will also be continued and business continuity action plans will be prepared for the other circumstances in the "Risk-Work-Effect Analysis" table in 2013.

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. The project was initiated in 2011, all infrastructural activities were completed and pilot field studies were started within 2012.

The field study which was started on March 15, 2012 in the city of Denizli which was designated as the pilot city for field study was completed on June 15, 2012. In this period, bolus model microchips were integrated in 1.996 cattle insured on 137 policies issued for 137 enterprises in the pilot city Denizli and integration of the integrated boluses was achieved by the TARNET system.

The operational and systemic monitoring and reporting process continues and will be finalized in February 2013. It will be decided to extend and continue or terminate the project based on results of field analyses and system analyses to be conducted after completion of the process.

4- PUBLICITY

With the publicity activities realized, the purpose is to reach out to more people and to increase the current recognition for the target group and social stakeholders. With the communication activities carried out in 2012, it is intended to:

- Support the current corporate reputation created for the Agricultural Insurance Pool (TARSİM),
- Make the Agricultural Insurance System 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 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 affiliated to these provinces through the Head Office and Regional Offices of Agricultural Insurance Pool Management Company for promoting State Supported Agricultural Insurance System and its applications as well as the new applications in 2012.

81 provinces were reached through the meetings held since foundation of Agricultural Insurance Pool (TARSİM) and total 233 information and publicity meetings were arranged only in 2012.

In 2012, the provinces reached through these meetings are as follows:

Adana-Adıyaman-Afyon-Ağrı-Aksaray-Amasya-Ankara-Antalya-Aydın-Balıkesir-Bayburt-Bilecik-Bolu-Burdur-Bursa-Çanakkale-Çankırı-Denizli-Düzce-Edirne-Elazığ-Erzincan-Erzurum-Eskişehir-Gaziantep-Giresun-Gümüşhane-Hatay-Iğdır-Isparta-İzmir-İstanbul-Kahramanmaraş-Kars-Kırıkkale-Kırklareli-Kırşehir-Konya-Kütahya-Malatya-Manisa-Mersin-Nevşehir-Ordu-Sakarya-Samsun-Sivas-Şanlıurfa-Tekirdağ-Tokat-Uşak-Yalova-Yozgat.

In addition to the producers, representatives of the Provincial and District 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:

Agricultural Insurances Panel in Sultandağı

Afyon Kocatepe University Vocational High School arranged an Agricultural Insurances panel on January 10, 2012. Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Republic of Turkey Prime Ministry Undersecretariat of Treasury General Directorate of Insurance Head of Department and Agricultural Insurance Pool (TARSİM) Board Member Mr. Murat Kayacı, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt and directors of the insurance companies, students and producers participated.

At the meeting, information was given about importance of agricultural insurances, the insurance conscious and agricultural insurance practices and questions of the participants were replied.

11th National Insurance and Food Congress

The Agricultural Insurance Pool (TARSİM) participated in the National Agriculture and Food Congress arranged by the Turkish Agriculturalists Association (TZD) on January 11, 2012. In the congress main theme of which was "Agricultural Production, Livestock and Food Industry", General Chairmen of many Political Parties, producers and citizens participated. In the congress, Agricultural Insurance Pool Management Company Technical Manager Mr. Necati İçer made a presentation regarding functioning and practices of the State Supported Agricultural Insurances System and replied questions of the participants. Agricultural Insurance Pool Management Company Ankara Regional Directorate directors also participated in the congress.



Meeting with Insurance Companies

A meeting was arranged in the Insurance Association of Turkey on January 16, 2012 for directors of agricultural services of the insurance companies authorized to issue agricultural insurance policy. Agricultural Insurance Pool Management Company Vice General Manager Mr. Zeki Karakurt, Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us, Crop Insurances Manager Mr. Ertuğrul Çelik and Livestock Insurances Manager Mr. Orhan Sarıtepe and directors of agricultural service of the insurance companies participated in the meeting held for sharing the new practices. At the meeting, information was given about the State Supported Agricultural Insurances 2012 General Conditions, Technical Conditions, Tariff and Instructions and questions of the participants were replied.

Meeting of Agricultural Insurance Pool Loss Adjusters

The Agricultural Insurance Pool Loss Adjusters Meeting was held in Antalya between the dates of February 03-05, 2012. Agricultural Insurance Pool (TARSİM) Board Chairman Mr. Dr. Ramazan Kadak, Agricultural Insurance Pool (TARSİM) Board Vice Chairman Mr. Dr. Ahmet Genç, Agricultural Insurance Pool Management Company Board Chairman Mr. A. Naim Temur, Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora, Vice General Manager Mr. Zeki Karakurt as well as Agricultural Insurance Pool (TARSİM) Board Members, authorized persons from Republic of Turkey Ministry of Food, Agriculture and Livestock, directors from Agricultural Insurance Pool Management Company General Directorate and Regional Directorates participated in the meeting arranged for sharing the recent developments and mutual experiences with the participation of approximately 600 Loss Adjusters.



Loss Adjuster Folk Dances Competition

A Folk Dances Competition was arranged within the framework of the Agricultural Insurance Pool Loss Adjusters Meeting realized in Antalya between the dates of February 03-05, 2012. The teams named "Karadeniz Uşakları", "Kayısı Diyarı Folk Dances", "TARSİM Adana Folk Dances", "Bağ Bozumu Folk Dances Team", "Seymenler" and "Trakya Ateşi Folk Dances" went head to head to come out in the competition prepared by Agricultural Insurance Pool Management Company Regional Directorates and experts during many days rigorously. At the end of the competition, "Bağ Bozumu Folk Dances" team, representing Agricultural Insurance Pool Management Company Manisa Regional Directorate, was the first team; "Seymenler" team, representing Agricultural Insurance Pool Management Company Ankara Regional Directorate, was the second team and "Trakya Ateşi Folk Dances" team, representing Agricultural Insurance Pool Management Company Central Region, was the third team. Gold, silver and bronze medal, certificate of appreciation and various prizes were given to the winning experts in the competition.

Aquaculture Workshop

An Aquaculture Workshop was arranged by the Aquaculture Growers Producer Central Association in Antalya on February 09-10, 2012 regarding policies, targets, problems of the aquaculture sector and solution proposals for such problems. Representatives from Republic of Turkey Ministry of Food, Agriculture and Livestock, Ministries of Environment and Planning, Forestry and Water Affairs, Economy and Undersecretariat of Maritime Affairs and Coast Guard Command, İstanbul and Aegean Exporters Associations, Universities, Ziraat Bank, Union of Turkish Agricultural Chambers, Aquaculture Central Association, aquaculture production firms,

ACTIVITIES FOR THE YEAR 2012



machine equipment and net production firms, health institutions, non-governmental organizations, feed production firms as well as bureaucrats and technical personnel from the center and province, City-District Association Chairmen participated in the Workshop.

In the organization involving group works, the Agricultural Engineer Mr. Hanifi Can from Republic of Turkey Ministry of Food, Agriculture and Livestock and Agricultural Insurance Pool Management Company Technical Manager Mr. Necati İçer gave information about the Aquaculture Insurance and replied questions of the participants.

Malatya Press Conference

Agricultural Insurance Pool (TARSİM) arranged a press conference for the local press in Malatya on February 17, 2012. Agricultural Insurance Pool (TARSİM) Board Chairman Mr. Dr. Ramazan Kadak, Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora, Agricultural Insurance Pool Management Company Malatya Regional Manager Mr. Sabri Akın, Regional Assistant Manager Mr. Bünyamin Kadak, Malatya Provincial Directorate of Agriculture, Fruit Growing Research Station Manager, Malatya Provincial and District Agricultural Chamber Chairmen, Producer Associations and Non-Governmental Organizations' Chairmen as well as many press members participated in the meeting. At the meeting, Dr. Kadak informed the participants about the process of the State Supported Agricultural Insurances System from the beginning, production and loss values throughout Turkey and in the city of Malatya and 10% discount in the frost insurance premium with examples.

Konya Briefing Meeting

Agricultural Insurance Pool (TARSİM) arranged a briefing meeting in cooperation with Republic of Turkey



Ministry of Food, Agriculture and Livestock and Konya Bahri Dağdaş International Agricultural Research Institute on February 21-22, 2012. Republic of Turkey Ministry of Food, Agriculture and Livestock, Head of the Agricultural Insurances and Natural Disasters Department Mr. Bekir Engürülü, Agricultural Insurances Working Group Manager Mr. Hayri Yılmaz, Agricultural Engineer Mr. Ahmet Karlioğlu, Drought and Climate Change Working Group Manager Mr. Mehmet Ünal, Agricultural Insurance Pool Management Company Vice General Manager Mr. Zeki Karakurt, Crop Insurances Manager Mr. Ertuğrul Çelik, Technical Manager Mr. Necati İçer, Assistant Technical Manager Mr. Erol Yalçinkaya and Konya Bahri Dağdaş International Agricultural Research Institute participated in the meeting and information was given about functioning of the State Supported Agricultural Insurances System at the meeting; activities of the Research Institute were examined onsite and information exchange was ensured between the institutions.

Agricultural Insurance Pool (TARSİM) Turkey Tour - Thrace Introduction Meetings

Agricultural Insurance Pool (TARSİM) arranged review meetings with its stakeholders in Kırklareli and Edirne on February 23, 2012 and in Tekirdağ on February 24, 2012 under Turkey tour. Agricultural Insurance Pool (TARSİM) Board Chairman Mr. Dr. Ramazan Kadak, Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora as well as representatives from Agricultural Insurance Pool Management Company Republic of Turkey Provincial-District Directorate of Food, Agriculture and Livestock, Associations of Agricultural Chambers, Association of Breeding Cattle Growers, TARGEL personnel, cooperatives, farmer organizations, representatives from the governorate



and universities participated in the meeting. Dr. Kadak informed the participants about the process of the State Supported Agricultural Insurances System from the beginning at the meetings.

TAGEM Review Meeting

Republic of Turkey Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Research and Policies (TAGEM) held review meetings in different product groups such as Garden Plants, Farm Plants on February 26-March 03, 2013. Agricultural Insurance Pool Management Company Technical Manager Mr. Necati İçer, Assistant Manager Mr. Dr. Erol Yalçinkaya and Specialist Mr. Çağlayan Türk participated in the meeting. The studies conducted on vegetables and ornamental plants research, viticulture research, temperate climate and nuts research, citrus fruits, olive, fig and other sub-tropic fruits research were addressed at the meeting. In the other section of the program arranged between the dates of February 18-23, 2013, winter cereal crops, summer cereal crops, industrial plants, medical and aromatic plants, biodiversity and genetic sources and organic agricultural researches were addressed.

Agricultural Insurance Pool (TARSİM) and Şekerbank are on the Anatolian Roads

Agricultural Insurance Pool (TARSİM) and Şekerbank initiated mobilization of awareness on the agricultural insurance under the traditional Harvest Card Anatolian Tour. The traditional Harvest Card Anatolian Tour was realized in 55 cities, 91 districts, 1,300 villages between the dates of March 12 - May 11, 2012.

In the Anatolian Tour in which 150-person team, including specialists of Agricultural Insurance Pool (TARSİM), took charge, the agricultural insurance was explained to nearly 40 thousand farmers.



A press conference was realized in respect of the project on March 12, 2012.

The press conference was hosted by Şekerbank and Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora, Şekerbank Business and Agricultural Banking Vice General Manager Mr. Halit Haydar Yıldız and press members participated in the press conference.

VODAFONE Truck Project

Agricultural Insurance Pool Management Company Regional Directorates visited the points which are considered potential in terms of the agricultural insurances and insurance business along with the route of Vodafone Truck throughout Turkey in 2012 and met with producers and held training meetings. Under Vodafone Truck Project, the cities and districts visited by the Regional Directorates between the dates of March 24 - July 17, 2012 are as follows:

- Mersin - Silifke / Çavuşbucağı
- Afyon - Center
- Kütahya - Center
- Sakarya - Center / Towns
- Eskişehir
- Balıkesir - Bigadiç

Agricultural Insurance Pool (TARSİM) Turkey Tour - Eskişehir, Kütahya, Uşak and Burdur Publicity Meetings

Agricultural Insurance Pool (TARSİM) held publicity meetings in Eskişehir and Kütahya on March 28, 2012, in Uşak and Burdur on March 29, 2012 as part of Turkey tour. In the meetings, a general evaluation of the year of 2011 was made, the participants were informed about the innovations and practices for 2012 and the producers were warned to take out insurance.

The chairman of the board of directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, General Manager of Agricultural Insurance Pool



Management Company Mr. A. Bülent Bora and Regional Directorates of Agricultural Insurance Pool Management Company, Republic of Turkey, Provincial, District Directorate of Food, Agriculture and Livestock, officers of the Union of Turkish Agricultural Chambers and Union of Breeding Cattle Breeders, Farmers' Organization, representatives from governorates, village headmen and producers participated in the meeting.

Black Sea Region meeting of the Union of Turkish Agricultural Chambers

Vice General Manager of Agricultural Insurance Pool Management Company, Mr. Zeki Karakurt, ministers, officers from The Union of Turkish Agricultural Chambers (TZOB), municipalities and chairmen, bureaucrats and institution supervisors participated in the Black Sea Region meeting held by the Union of Turkish Agricultural Chambers (TZOB) on 07th April 2012.

Agricultural Insurance Pool (TARSİM) Turkey Tour- Southeast Anatolia Publicity Meeting

Agricultural Insurance Pool (TARSİM) held the evaluation meetings with stakeholders in Gaziantep and Kahramanmaraş on 09th April 2012 and in Adıyaman and Şanlıurfa on 10th April 2012.

The Chairman of The Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, General Manager of Agricultural Insurance Pool Management Company Mr. A. Bülent Bora, Adana Regional Assistant Manager Mr. Namık Kemal Cengizöğlü and representatives of governorate, provincial directorate, The Union of Turkish Agricultural Chambers, agricultural credit cooperatives, the union of producers, non-governmental organizations, insurance companies authorize to take out State Supported Agricultural Insurance policies, insurance



agencies and producers participated in the meetings.

A general evaluation for the year of 2011 was made out and the participants were informed about practices and innovations for 2012 and producers were warned to take out insurance.

East Anatolia Regional Meeting of the Union of Turkish Agricultural Chambers

The Union of Turkish Agricultural Chambers (TZOB) held East Anatolia Regional meeting in Erzurum on 28th April 2012.

General Manager of Agricultural Insurance Pool Management Company Mr. A. Bülent Bora, The Union of Turkish Agricultural Chambers (TZOB), governorate, Atatürk University, provincial-district directorates, East Anatolia Research Institute, Agricultural Credit Cooperative and TAGEM officers and bureaucrats participated in the meeting.

The agricultural potential of East Anatolia region was addressed at the meeting and titles such as sheep and goat farming, organic agriculture, animal diseases and milk animal breeding were discussed at the meeting.

The Visit of Hannover Re

At the meeting Hannover Re representative Mr. Dr. Sergiy Parkhomenko and the Managing Director of Agriculture Reinsurance Consultants Mr. Dr. Erich Kasten were hosted by Agricultural Insurance Pool (TARSİM) between the dates of 02-04th May 2012.

During the visit that Technical Manager of Agricultural Insurance Pool Management Company Mr. Necati İçer, Foreign Relations and Reinsurance Manager Mrs. Gamze Us, Bursa Regional Manager Mr. H. Ali Taşdemir, Manisa Regional Manager Mr. Fahri Yıldırım, Assistant Regional Manager Mr. Müjdat Çubukçu participated, field

ACTIVITIES FOR THE YEAR 2012



survey was carried out about some products that meteorological risks affected to determine the structure of agricultural lands in Turkey in the provinces affiliated to Agricultural Insurance Pool Management Company Bursa and Manisa Regional Directorates. In addition to surveys carried out in pear, peach and apple gardens and vineyards, producers were met, the visitors were informed about the operation of State Supported Agricultural Insurance System, taking out the policy, appointment of the adjuster and hail damage assessment works of the adjusters on site were inspected on site.

Meeting of Farmers' Day of the Union of Turkish Agricultural Chambers

Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora participated in the meeting held by the Union of Turkish Agricultural Chambers (TZOB) on 14th May 2012 in Ankara for International Farmers' Day. At the meeting, the economic and social significance of the agriculture sector, problems of the international and national farmers, agricultural policies implemented and solution proposals were addressed at the meeting.

The President Mr. Abdullah Gül, TBMM President Mr. Cemil Çiçek, the Prime Minister Mr. Recep Tayyip Erdoğan, CHP General President Mr. Kemal Kılıçdaroğlu, the Minister of Family and Social Policies Ms. Fatma Şahin, the Minister of Republic of Turkey Food, Agriculture and Livestock Mr. Dr. Mehmet Mehdi Eker, the Minister of Forestry and Water Affairs Mr. Veysel Eroğlu, General President of TZOB Mr. Ş. Şemsi Bayraktar, representatives of political party and non-governmental organizations and more than 3 thousands farmers participated in the meeting.



Insurance business week activities
Agricultural Insurance Pool (TARSİM) participated in Insurance Business Week activities organized by Republic of Turkey Prime Ministry Undersecretariat of Treasury for making the base be aware of the insurance on 28th May- 03rd June 2012. Within this framework, participation in the informative meetings for raising awareness was achieved via Agricultural Insurance Pool Management Company General Directorate and Regional Directorates, visits were made and various promotions, introductory materials were distributed.

On 28th May 2012, Agricultural Insurance Pool Management Company General Manager Mr. A. Bülent Bora participated in the symposium with the subject of "Yesterday, Today, 2023 Target and Expectations of Insurance Sector" held with the contribution of Turkish Union of Chambers and Exchange Commodities (TOBB) and the Insurance Association of Turkey and by Insurance Business Training Center (SEGEM) under the cover of Republic of Turkey Prime Ministry Undersecretariat of Treasury.

Moreover, the participation in the conference with the subject of "Extending of Insurance Business Sector The Base, Methods To Be Followed for Raising the Awareness of The Consumer and Latest Developments of The Legislation" held by Istanbul Chamber of Commerce on 31st May 2012 was achieved.

Agricultural Insurance Pool (TARSİM) participated in the briefing meeting on 01st June 2012 held by Republic of Turkey Ministry of Food, Agriculture and Livestock due to insurance week. Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr.



Bekir Engürülü mentioned about the significance of the agricultural insurances and answered the questions of the participants at the meeting that department heads and ministry employees participated in.

Visit of Tajikistan Committee

Tajikistan Committee carrying on the investigations in Malatya within the scope of Tajikistan Agricultural Financing Infrastructure Project (TAFF) visited Agricultural Insurance Pool Management Company Malatya Regional Directorate on 08th June 2012.

13-person Tajikistan committee comprising of agriculture engineers participated in the meeting as well as officers from Akdeniz University and Malatya Apricot Research Station. At the meeting, Agricultural Insurance Pool Management Company Malatya Regional Manager Mr. Sabri Akin and Assistant Regional Manager Mr. Bünyamin Kadak informed about the operation of State Supported Agricultural Insurances System and answered the questions of the participants.

Meeting of International Livestock Insurance Working Group

The meeting of International Livestock Insurance Working Group was held in Wien, Austria on 13th - 14th June 2012 by AIAG (International Association of Agricultural Production Insurers). At the meeting that there were participants from countries such as Austria, Germany, Italy, Sweden and the United Kingdom, Agricultural Insurance Pool Management Company Technical Manager Mr. Necati İçer and Livestock Insurances Manager Mr. Orhan Sarıtepe participated and made a presentation about practices in Turkey.



Medicinal and Aromatic Plants Seminar

Yalova Atatürk Horticulture Center Research Institute specialists made representations about many products among medicinal and aromatic plants in Yalova on 13th-14th June 2013 and informed the participants. Agricultural Insurance Pool Management Company Technical Department Specialist Ms. Gamze Güliz Şen participated in the meeting.

Celebration of Soil Festival

Agricultural Insurance Pool (TARSİM) participated in soil festival workshop held by Republic of Turkey Ministry of Food, Agriculture and Livestock for Soil Festival activities on 14th-15th June 2012.

The minister of Republic of Turkey Ministry of Food, Agriculture and Livestock Mr. Dr. Mehmet Mehdi Eker and officers from ministry, Association of Turkish Chambers of Agriculture, universities and The Turkish foundation for combating erosion reforestation and the protection of natural habitats participated in the workshop.

Within the scope of the meeting, information about the today and future of the agriculture in Turkey and the economic and social significance was addressed. During the workshop, visitors of Agricultural Insurance Pool (TARSİM) stand attracting intensive attention were informed about the operation of State Supported Agricultural Insurances System.

63rd Establishment Anniversary of Association of Agriculturalist of Turkey (TZD)

Ankara hosted 63rd establishment anniversary of Association of Agriculturalist of Turkey (TZD) and traditional TZD Award Ceremony. Agricultural Insurance Pool Management Company General



Manager Mr. A. Bülent Bora received the award for services rendered to the sector and for agricultural insurances' being successful at the ceremony.

Agricultural Insurance Pool Management Company Ankara Regional Manager Mr. İsmail Elmas delivered the award for Mr. Bora. Agricultural Insurance Pool (TARSİM) opened a stand at the ceremony and introduced itself.

Meeting of Agriculture, Forestry and Rural Affairs Commission

Agricultural Insurance Pool (TARSİM) informed the members of TBMM Agriculture, Forestry and Rural Affairs Commission about the operation of State Supported Agricultural Insurances System and its status. Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Deputy Chairman of Board of Directors Mr. Dr. Ahmet Genç, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, General Manager of Agricultural Insurance Pool Management Company Mr. A. Bülent Bora, Manager of Livestock Insurance Mr. Orhan Saritepe and Manager of Crop Insurance Mr. Ertuğrul Çelik participated in the meeting held at the meeting hall of Grand National Assembly of Turkey on 28th June 2012

Loss Assessment Organization of International Association of Agricultural Production Insurers

International loss assessment organization held in different countries every year by AIAG (International Association of Agricultural Production Insurers) was held in Germany, Hannover on 01st-03rd August 2012 with the participation of Agricultural



Insurance Pool (TARSİM) this year. Expert 109 representatives from 17 countries participated in the program that the host country had the opportunity of introducing its social and cultural mosaics to the participants, technical opinion and information exchange about the agricultural insurances was heavily performed and supported with the practices. Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, The Head of Agricultural Insurances Working Group Mr. Hayri Yılmaz and Mr. Ahmet Karlıoğlu, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Technical Manager Mr. Necati İçer, Manager of Crop Insurances Mr. Ertuğrul Çelik and Adana Regional Manager Mr. İrfan Alkaş participated in the seminar lasting for 2 days on behalf of our country.

Mapfre Re and Agroseguro

Agricultural Insurances Training
Agricultural Insurance Pool (TARSİM) followed the developments about agricultural insurances in the world closely and carried on its contacts with the most developed countries in this sense in 2012 like in previous years to provide better services to our farmers. Within this framework, participation in applied training program was ensured on 10th-14th September 2012 to monitor Spain model closely being the basis of Agricultural Insurance Pool System in our country and having the most extensive and successful agricultural insurance system in the European Union (EU) and see the progresses on site.

ACTIVITIES FOR THE YEAR 2012



Training program organized with the host of Mapfre Re one of the reinsurer companies and Agroseguro being the agricultural insurance pool of Spain in Madrid and Sevilla, Spain was held under the titles such as agricultural insurance practices (loss assessment techniques, covers, technical specifications) loss assessment works for cotton, corn, fig and citrus and other products, field applications and livestock insurance.

An animal farm was visited and various applied works were carried out within the scope of the program. Republic of Turkey Prime Ministry Undersecretariat of Treasury Insurance Business General Directorate Head of Department and Member of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Murat Kayacı and Expert Mr. Mirzaali Sarcan, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Engineer Mr. Faruk Bahadır Özer and Engineer Mr. Hanifi Can, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Technical Manager Mr. Necati İçer, Crop Insurances Manager Mr. Ertuğrul Çelik, Livestock Insurances Manager Mr. Orhan Sarıtepe, Manisa Regional Manager Mr. Fahri Yıldırım and Malatya Regional Manager Mr. Sabri Akın participated in the program.

12. National Walnut Working Group Meeting

Assistant Technical Manager Mr. Dr. Erol Yalçinkaya from Agricultural Insurance Pool Management Company general directorate participated in 12. National Walnut working group meeting held in Kahramanmaraş on 20th -21st September 2012. At the meeting, the first findings obtained within the scope of works of integrated project to develop Turkey walnut growing with the participants.



The meeting lasting for 2 days ended with the technical tour to walnut production sites.

IV. Berry Fruit Symposium

IV. Berry Fruit Symposium was held in Antalya on 03rd-05th October 2012 by Akdeniz University Faculty of Agriculture Horticultural Crops Department. Assistant Specialist Mrs. Arzu Gül from Agricultural Insurance Pool Management Company Technical Directorate and Research Institutes affiliated to Republic of Turkey Ministry of Food, Agriculture and Livestock, researchers working at the station, public organizations, non-governmental organizations and private sector representatives, university students participated in the symposium. Agricultural Insurance Pool (TARSİM) participated in the symposium with the notice titled "Examination of Productivity and Cultivation Criteria of Some Neutral Day Strawberries in Low Tunnels Under Tekirdağ Conditions".

Agricultural Insurance Pool (TARSİM) Turkey Tour - Gümüşhane Meeting

Agricultural Insurance Pool (TARSİM) organized introduction and briefing meeting in Gümüşhane on 11th October 2012. Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Giresun Regional Manager Mr. Bülent Yaşaroğlu, Provincial Directorate of Food, Agriculture and Livestock, Governorate, the Association of Turkish breeding sheep-goat breeder officers and presidents of district Chamber of Agriculture, agriculture consultants, village headmen, producers and press members participated in the meeting.



The significance of agricultural sector was addressed at the meetings and natural risks of agriculture were emphasized and information about State Supported Agricultural Insurances System was provided. Moreover, participants were informed about production and harvest data around the country and production and harvest data of Gümüşhane.

Agricultural Insurance Pool (TARSİM) Turkey Tour - Bayburt Meeting

Agricultural Insurance Pool (TARSİM) organized introduction and briefing meeting in Bayburt on 11th October 2012. Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Giresun Regional Manager Mr. Bülent Yaşaroğlu, Bayburt Provincial Directorate of Food and Livestock, Directorate of Agricultural Credit Cooperative, Beekeepers Association officers, agriculture consultants, village headmen and producers participated in the meeting.

The significance of agricultural sector in Turkish economy was addressed at the meeting, and natural risks for agriculture were emphasized and information about State Supported Agricultural Insurances System was provided. Moreover, participants were informed about production and harvest data around the country and production and harvest data of Bayburt since the beginning of the System.



Agricultural Insurance Pool (TARSİM) Turkey Tour - Erzincan Meeting

Agricultural Insurance Pool (TARSİM) held promotion and briefing meeting in Erzincan on 12th October 2012.

Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Malatya Regional Manager Mr. Sabri Akin, Assistant Regional Manager Mr. Bünyamin Kadak, Provincial Directorate of Food, Agriculture and Livestock, Cooperative, Association representatives, agriculture consultants and producers participated in the meeting.

Dr. Kadak mentioned about the significance of agriculture sector for Turkey's economy and highlighted the natural risks for agriculture and provided information about State Supported Agriculture Insurances System at the meeting. While Mr. Engürülü made a presentation about Insurance Business in Turkey and State Supported Agricultural Insurances System, Mr. Karakurt informed the participants about production and harvest data around the country since the beginning of the System and production and harvest data of Erzincan.

Briefing Meeting of Reinsurance Works

Agricultural Insurance Pool Management Company held the reinsurance meeting on 01st November 2012 for the insurance companies authorized to sign insurance contract for Agricultural Insurance Pool (TARSİM).



General Manager of Agricultural Insurance Pool Management Company Mr. A. Bülent Bora, Vice General Manager Mr. Zeki Karakurt, Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us and representatives of Insurance Companies participated in the meeting. The participants were informed about the reinsurance agreement of Agricultural Insurance Pool (TARSİM) to be ended on 31st December 2012 and its results and production data obtained since the beginning of the System were shared.

1. International Kiwi Workshop

1. International Kiwi Working Group Meeting was held on 26th-27th November 2012 in Yalova.

Assistant Manager of Technical Department of Agricultural Insurance Pool Management Company, Mr. Dr. Erol Yaçınkaya, General Directorate of Agricultural Researches and Policies (TAGEM), Department of Horticultural Crops Researches, Department of Vegetative Production General Directorate seed growing, Yalova Provincial Directorate of Food, Agriculture And Livestock, Yalova Atatürk Horticulture Center Research Institute officers, University Academicians from abroad and country, researchers, associations of kiwi producers, presidents of chamber of agriculture, representatives of provincial directorate of food, agriculture and livestock and producers participated in the meeting. Technical tour to kiwi production and storing sites was organized within the scope of the meeting.



Agricultural Insurance Pool (TARSİM) Turkey Tour- Bolu and Düzce Provinces

Agricultural Insurance Pool (TARSİM) continued its introduction and briefing meetings held continuously in 2012 in Bolu and Düzce on 19th December 2012.

Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM), Mr. Dr. Ramazan Kadak, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Agricultural Insurances Working Group Head Mr. Hayri Yılmaz, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Bolu Provincial Directorate of Food, Agriculture and Livestock, Bolu Forestry Cooperative Breeders Association, provincial-district directors of agriculture and livestock, officers of chamber of agriculture and agricultural credit cooperatives participated in the meeting.

The significance of agriculture sector in Turkish economy was addressed and natural risks for agriculture were emphasized and information about State Supported Agricultural Insurances System was provided.

Moreover, participants were informed about production and harvest data in the country since the beginning of the System and production and harvest data of Bolu and Düzce.

ACTIVITIES FOR THE YEAR 2012



Conference on State Supported Agricultural Insurances

Agricultural Insurance Pool (TARSİM) held the introduction and briefing meeting at Tekirdağ Namık Kemal University on 20th December 2012. Chairman of the Board of Directors of Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Republic of Turkey Ministry of Food, Agriculture and Livestock Head of the Agricultural Insurances Natural Disasters Department Mr. Bekir Engürülü, Agricultural Insurances Working Group Head Mr. Hayri Yılmaz, Vice General Manager of Agricultural Insurance Pool Management Company Mr. Zeki Karakurt, Tekirdağ Provincial Directorate of Food, Agriculture and Livestock, Tekirdağ Chamber of Agriculture Engineers, Agricultural Credit Cooperatives, Tekirdağ Breeding Cattle Breeders' Association, Tekirdağ Milk Producer's Association, Tekirdağ Chamber of Commerce, Ziraat Bank, Ziraat Insurance officers and academicians of faculty of agriculture and students of faculty of agriculture participated in the conference titled "State Supported Agricultural Insurances".

Within the framework of the meeting, presentation titled "Evaluation of Results of Tekirdağ" was made by Mr. Karakurt and presentation titled "State Supported Agricultural Insurances System" was made by Dr. Kadak. Dr. Kadak mentioned about the place of agriculture in Turkish economy and significance and development of State Supported Agricultural Insurances System in our country and provided information about practices, innovations, new work areas, general assessment about the System in the world to the participants.



Ceremony of Representative claim payment and paying by check

Agricultural Insurances Pool (TARSİM) carried out the ceremonies of representative claim payment and paying by check in various provinces and districts and towns affiliated to these provinces in cooperation with Republic of Turkey Ministry of Food, Agriculture and Livestock within the scope of introduction works in 2012. In addition to Agricultural Insurance Pool Management Company and relevant regional directorate, Republic of Turkey Ministry of Food, Agriculture and Livestock, Republic of Turkey Prime Ministry Undersecretariat of Treasury, Members of The Board of Directors of Agricultural Insurance Pool (TARSİM), Provincial, District Directorates of Food, Agriculture And Livestock, officers of Association of Chambers of Agriculture, agencies and producers participated in the meeting.

Provinces where the ceremonies were held
Eskişehir-Manisa

Agricultural Insurance Pool (TARSİM) Certificate of Registration

The brand of Agricultural Insurance Pool (TARSİM) was registered by Turkish Patent Institute and obtained the brand registration certificate to be valid for 10 years.

Trainings

The trainings and seminars held in 2012 are as follows:

Trainings for Insurance Companies and Agents

In 2012, web-based e-agent trainings were provided to the agents of insurance companies to improve their knowledge on State Supported Agricultural Insurance System, legislation, working procedures and principles through the TARNET System with technological applications.



In addition to brokers and agents, the Head Offices and Regional Directorates of banks and the employees of Agricultural Credit Cooperatives also benefited from the trainings organized in January, April, July and October in 2012.

As a result of the examinations held at the end of trainings, certificates were awarded to 1.796 successful participants. Thus, a total of 11.191 people attended the trainings provided in 2010, 2011 and 2012.

Loss Adjuster Trainings

In 2012, trainings were provided in various provinces and on various dates in order to improve the experience and knowledge of Agricultural Insurance Pool Loss 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 Loss Adjusters were answered. Within the scope of adjuster trainings, 19 trainings were organized in different provinces and total approximately 1.000 Loss Adjusters were trained.

Moreover, to provide training to Agricultural Insurance Pool (TARSİM) Adjusters that will serve in the System, Republic of Turkey Ministry of Food, Agriculture and Livestock held 14. Agricultural Insurance Pool (TARSİM) Loss Adjuster trainings at Directorate of Horticulture Research Station in Mersin, Alata district on the 12th- 24th November 2012. Agricultural Insurance Pool Management Company provided instructor support and 181 persons being self-employed veterinarians, agricultural engineers, agricultural technician and technicians from 81 provinces participated in the training. The trainings were completed with assessment examination.



Openings

Tekirdağ Regional Directorate started to serve in August 2012 for faster, more efficient and productive performance of damage assessment works in Thrace and nearby cities in Crop Insurances branch.

Exhibitions

In 2012, it was attended 13 agriculture and livestock exhibitions across the country. It was reached out to manufacturers in 13 cities through these exhibitions. .

Media Relations and Campaigns

Media Relations

Press releases were published in the national and local media under the following titles at the beginning of each month. During the year, a total of 1.021 new stories were published in printed press and websites.

Exclusive News Stories (Interviews)

Exclusive interviews were covered in the publications such as Sigortacı, Dünya Newspaper, Anadolu Agency, Drintech Magazine, Best Magazine Eko Tarım, Köy Kahvesi, Saban Newspaper, Birlik'ten, Anadolu İzlenimleri, Malatya Sabah Newspaper, Malatya Chamber of Industry and Trade publication.

The exclusive new stories published in the printed press were supported with the activities performed with TV stations and radio channels.



TV, Radio and Agencies: Promotion and introduction activities about Agricultural Insurance were broadcast in TV stations, radio channels and agencies such as Güneş TV, Bloomberg HT, Atlas TV, Akdeniz TV, Kanal G, Ufuk TV, ART TV, Egem TV, TRT Haber, TRT Trabzon and Ankara Regional Radio Channels, TV Malatya, Erdinç TV, Ege TV, Er TV, E TV, Vuslat TV, Köy TV, Bereket TV, Cihan News Agency (Anadolu'da Sabah and Gündem Anadolu Programs), CNN Türk (Sigorta'ya Bakış), Tarımtürk TV (Uzmana Sor), TRT Anadolu (Bu Toprağın Sesi), TRT Haber and TGRT Haber.

Campaigns

Printed Media

Advertisements were published in newspapers and magazines such as Tarım Kredi Newspaper, Ziraat Dünyası, Türkiye Damızlık Sığır Yetiştiricileri Birliği, Çiftçi ve Köy Dünyası, Çukurova Hürriyet, Malatya Yorum, Cihan Dergi, Dörtöl Turunçgil Yetiştiricileri Birliği for commercial purposes.

Television Channels and Radio Stations

Introduction campaign was performed in 2012, in addition to local television channels, introduction films/spots of Agricultural Insurance Pool (TARSİM) were broadcast in national television channels such as TRT 1, TRT Haber, TRT 3 and TRT Anadolu and national radio TRT FM.



Within the scope of introduction campaign, 4 different alternative introduction films and spots as 20, 61 and 82-second short, medium and long versions of the film/spot called "Kız İsteme", 25 and 16-second short versions and 44 and 49-second long versions of the films/spots called "Doktor" and "Aşıklar", and 21 and 29-second short and long versions of the film called "Çiçeklenme" were produced.

While planning the timing of the introduction campaign, potential periods for the insurance business were taken into consideration and campaigns were implemented between the dates of 27th December 2011 and 19th December 2012.

During the campaign, 3500 spots were used in national television channels for 117.478 seconds introduction broadcasting and 890 spots were used in national radio stations for 28.199 seconds introduction broadcasting.

6.020.480-second introduction broadcasting was performed in 102 local channels for local introduction campaign.

ACTIVITIES FOR THE YEAR 2012



The Research of TARSİM Perception, Customer Satisfaction and Advertisement Efficiency

The research was conducted in two different dimensions as the recognition and advertisement effect and the level of recognition was measured as a result of communication and brand investments of Agricultural



Insurance Pool (TARSİM). Field application of the research for which face to face questionnaire technique was applied for the producers was carried out in November 2012.

The research was conducted in 25 provinces and 183 districts affiliated to these provinces and total 2.510 persons were interviewed.



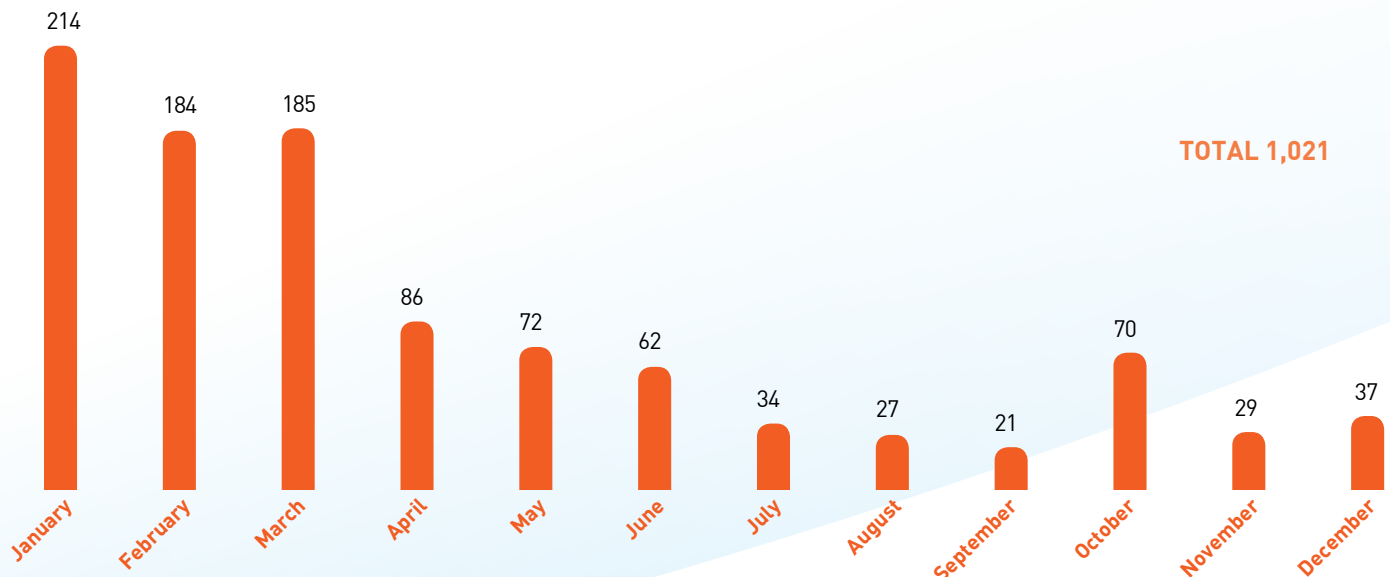
Provinces of the Research:

Adana, Afyonkarahisar, Ankara, Antalya, Ardahan, Aydın, Bursa, Burdur, Bitlis, Çanakkale, Denizli, Diyarbakır, Erzurum, Giresun, Kastamonu, Konya, Malatya, Manisa, Nevşehir, Sakarya, Samsun, Şanlıurfa, Tekirdağ, Tokat, Iğdır.

Dates and details of provinces where adjuster trainings were carried out are as follows:

January 10	Antalya	May 15	Denizli, Antalya
January 11	Muğla	May 30	Isparta
January 22	Antalya	June 11	Antalya
January 23	Muğla	June 14	Malatya
February 21	Antalya	July 03-04	Samsun
February 28-29	Ankara	July 24	Manisa
March 01	Antalya	August 03	Gümüşhane, Bayburt
March 05	Ankara	August 06	Isparta
March 13	Antalya	August 10	Samsun
March 15	Muğla	August 14	Balıkesir
March 15-16	Adana	September 04	Denizli
March 19	Giresun	September 13	Samsun
March 21	Afyon, Isparta	September 18	Çanakkale
March 23	Bursa	October 15	Antalya
March 26	Manisa	November 12	Mersin
March 29	Malatya, Şanlıurfa	December 18	Manisa
April 20	Konya	December 27	Muğla
May 06	Afyon		

NUMBER OF NEWS PUBLISHED IN PRINTED MEDIA AND WEBSITES BY MONTHS-2012





5. PRODUCTION DATA AND CLAIM PAYMENTS ON THE BASIS OF INSURANCE LINES

The premium production which was TL 440.879.023 in 2011 reached TL 499.348.870 with 13% increase in

2012. Sum Insured which was TL 6.986.308.699 in 2011 reached TL 9.497.476.828 with 36% increase in 2012. The split of the number of policies, total premium production and total sum insured in 2012 on the basis of insurance lines is as follows:

Loss payment was TL 280.266.706 in 2012. Total 168.959 loss notices were considered for all insurance lines, 17.263 yield assessments, 104.007 risk assessments and 181.765 loss adjustments were made and thus a major and high volume operation was implemented successfully.

Insurance Lines	Number of Policies (Pcs)	Total Premium Production (TL)	Total Sum Insured (TL)
Crop	693.417	272.515.020	5.526.899.136
Livestock	29.831	169.891.684	2.030.980.099
Sheep & Goats	6.325	25.314.809	195.262.420
Poultry	196	2.466.192	94.674.861
Greenhouse	14.244	15.529.281	1.328.112.314
Aquaculture	80	13.631.886	321.547.998
Grand Total	744.093	499.348.870	9.497.476.828

BASIC DATA AND FINANCIAL STATEMENTS

Basic Data and Financial Statements

Balance Sheet as of 31.12.2007/31.12.2008/31.12.2009/
31.12.2010/31.12.2011/31.12.2012

Income - Expense Account Statement 2007/2008/2009/2010/2011/2012

BASIC DATA

	TL					
	2007	2008	2009	2010	2011	2012
Total Sum Insured	1,478,414,653	2,224,971,605	2,900,559,617	3,987,866,529	6,986,308,699	9,497,476,828
Total Premium Production	64,103,579	98,443,549	120,348,681	185,433,744	440,879,023	499,348,870
* Total Loss Realized	51,191,780	50,843,382	109,813,159	155,344,643	280,900,299	332,121,235
** Total Losses Paid	43,905,528	44,100,874	95,231,940	121,399,481	225,227,838	280,266,706
General Expenses	4,856,012	7,988,573	8,905,156	12,333,138	15,685,955	18,730,612
Financial Income	2,186,386	5,616,286	4,530,502	4,362,258	6,879,437	17,413,102
Technical Income (Net)	5,407,206	2,514,827	4,374,653	7,970,880	65,637,666	80,011,731
Total Assets	12,361,918	51,503,672	37,767,688	73,687,727	223,085,188	347,533,822
Number of Policies (Pcs)	218,938	260,944	306,770	371,116	587,716	744,093
Number of Insured Cattle (Head)	54,499	71,955	112,198	188,436	361,259	420,160
*** Number of Insured Sheep & Goats (Head) (Head)	-	-	-	-	68,565	336,636

[*] Including the outstanding losses incurred during the year but not paid as of end of the year

[**] Including loss adjustment expenses

[***] Sheep & Goats were included in the coverage on May 01, 2011.

BALANCE SHEET AS OF 31.12.2007 / 31.12.2008 / 31.12.2009 / 31.12.2010 / 31.12.2011 / 31.12.2012

ASSETS	TL					
	2007	2008	2009	2010	2011	2012
I. CURRENT ASSETS	10.806.433,55	50.481.152,12	36.680.648,99	72.507.735,56	221.625.860,57	345.775.845,38
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	293.154.893,19
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	35.886.968,44
D. Due from Related Parties	-	-	-	-	-	-
E. Other Receivables	-	-	33.510,19	-	-	-
F. Income Accruals and Prepaid Expenses for the future	-	2.957.850,42	3.727.858,39	9.625.740,41	17.216.480,63	16.733.983,75
G. Other Current Assets	291.585,22	-	-	-	-	-
II. NON-CURRENT ASSETS	1.555.484,83	1.022.519,72	1.087.039,36	1.179.991,71	1.459.326,93	1.757.976,47
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	1.601.574,58
F. Intangible Assets	1.070.601,74	542.202,95	303.989,91	175.684,01	60.832,52	156.401,89
G. Income Accruals and Prepaid Expenses for the following years	-	-	-	-	-	-
H. Other Non-Current Assets	-	-	-	-	-	-
Total Assets	12.361.918,38	51.503.671,84	37.767.688,35	73.687.727,27	223.085.187,50	347.533.821,85

LIABILITIES	TL					
	2007	2008	2009	2010	2011	2012
I. SHORT TERM LIABILITIES	11.300.011,83	38.970.063,63	23.043.475,65	58.600.348,15	151.339.648,89	197.141.787,12
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	129.318.309,55
C. Due to Related Parties	612,12	3.124,59	2.029,48	615,56	2.365,84	3.442,43
D. Other debts	148.126,00	150.757,61	289.863,40	526.667,86	1.297.886,89	1.035.275,25
E. Insurance Technical provisions	5.522.372,61	5.736.725,51	8.461.786,92	16.415.950,65	44.035.004,75	34.065.866,79
F. Taxes payable and other similar liabilities and provisions	59.921,86	43.238,97	78.110,01	188.712,51	429.775,16	573.118,32
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	31.993.246,45
I. Other short term liabilities	-	-	-	-	172.988,52	152.528,33
II. LONG TERM LIABILITIES	15.157,12	12.533.608,21	14.724.212,70	15.087.379,12	71.745.538,61	150.392.034,73
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	150.392.034,73
III. SHAREHOLDERS' EQUITY	1.046.749,43	-	-	-	-	-
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	-	-	-	-	-
Total Liabilities	12.361.918,38	51.503.671,84	37.767.688,35	73.687.727,27	223.085.187,50	347.533.821,85

INCOME - EXPENSE STATEMENT

2007 / 2008 / 2009 / 2010 / 2011 / 2012

	Crop	Livestock	Poultry	Greenhouse	Aquaculture
I. Technical Income	457.681.577,36	532.332.031,91	4.814.021,44	49.458.232,21	26.136.205,02
A) Received Premiums	272.515.019,73	169.891.683,60	2.466.191,51	15.529.280,62	13.631.885,85
B) Received Commissions	63.869.270,45	43.273.007,66	555.020,34	3.382.877,52	3.150.246,81
a) Received Commissions	65.211.115,49	45.324.462,03	659.441,58	4.149.647,13	3.630.038,54
b) Deferred Commission Income (-)	-1.341.845,04	-2.051.454,37	-104.421,24	-766.769,61	-479.791,73
C) Share of Reinsurers in paid loss	83.619.204,34	106.509.567,20	17.613,02	11.463.675,32	107.002,83
D) Carried forward technical reserves	17.948.316,89	121.956.531,57	646.209,26	9.124.668,43	4.249.532,54
a) Provision for Unearned Premiums	4.138.852,89	81.634.003,57	619.563,26	8.098.356,43	4.249.532,54
b) Provision for Outstanding Loss	13.809.464,00	40.322.528,00	26.646,00	1.026.312,00	0,00
E) Share of Rein. in provisions	19.729.765,95	90.701.241,88	1.128.987,31	9.957.730,32	4.997.536,99
a) Provisions for Unearned Premiums	6.864.397,15	66.682.185,30	781.066,31	8.356.627,30	4.624.536,99
b) Share of Rein. in provisions	12.865.368,80	24.019.056,58	347.921,00	1.601.103,02	373.000,00
F) Other	0,00	0,00	0,00	0,00	0,00
II. Technical Expenses	-395.896.313,92	-520.968.982,20	-4.200.854,41	-50.246.064,34	-21.670.818,01
A) Premiums given to reinsurers	-200.974.535,12	-139.902.626,24	-2.029.536,41	-12.785.189,26	-11.209.316,15
B) Commissions paid	-42.135.943,95	-24.648.753,29	-213.154,36	-2.176.202,49	-978.419,75
a) Commissions paid	-43.066.507,55	-20.528.737,44	-246.619,38	-2.329.861,11	-1.090.550,89
b) Deferred Commission expenses (+)	930.563,60	-4.120.015,85	33.465,02	153.658,62	112.131,14
C) Losses paid	-113.391.175,78	-149.216.722,84	-34.608,72	-15.235.537,53	-144.512,21
D) Share of reinsurers in technical reserves carried	-11.477.346,91	-90.746.582,12	-478.447,54	-6.802.954,59	-3.144.654,08
a) Provision for unearned premiums	-2.718.358,91	-60.409.662,12	-458.729,54	-5.992.798,59	-3.144.654,08
b) Provision for outstanding loss	-8.758.988,00	-30.336.920,00	-19.718,00	-810.156,00	0,00
E) Technical provisions	-26.646.418,25	-111.317.113,06	-1.378.973,47	-12.234.539,80	-6.151.171,78
a) Provision for Unearned Premiums	-8.723.295,28	-81.415.444,70	-954.213,47	-10.202.334,28	-5.651.171,78
b) Provision for outstanding loss	-17.923.122,97	-29.901.668,36	-424.760,00	-2.032.205,52	-500.000,00
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	-1.270.893,91	-5.137.184,65	-66.133,91	-1.011.640,67	-42.744,04
Technical Incomes-Technical Expenses Difference	61.785.263,44	11.363.049,71	613.167,03	-787.832,13	4.465.387,01
III. General Expenses					
A) General administrative expenses					
B) Taxes and other liabilities					
C) Amortization expenses					
D) Other Expenses					
E) Provisions					
IV. Financial Incomes					
A) Interest incomes					
B) Exchange incomes					
C) Other incomes					
D) Provision incomes					
V. Financial Expenses					
A) Exchange expenses					
Financial Income/Financial Expense/General Expenses Difference					
Income/Expense Difference					

	Total	Total	Total	Total	Total	Total
Sheep & Goats	2012	2011	2010	2009	2008	2007
46.951.310,91	1.117.373.378,85	881.270.561,81	430.054.188,45	273.465.895,21	191.719.684,62	130.616.174,17
25.314.809,17	499.348.870,48	440.879.022,54	185.433.743,59	120.348.680,83	98.443.549,47	64.103.578,23
3.613.453,33	117.843.876,11	84.845.212,46	39.723.443,69	29.462.888,85	25.568.325,13	16.667.366,07
6.705.966,93	125.680.671,70	93.789.457,32	49.093.782,94	31.290.941,01	29.582.139,72	16.667.366,07
-3.092.513,60	-7.836.795,59	-8.944.244,86	-9.370.339,25	-1.828.052,16	-4.013.814,59	0,00
610.777,86	202.327.840,57	149.187.226,31	92.858.260,73	71.493.377,27	31.879.599,13	35.498.588,44
5.017.693,37	158.942.952,06	91.404.175,68	37.049.937,16	22.180.256,07	17.202.430,38	2.666.583,66
4.530.182,37	103.270.491,06	57.459.014,49	22.468.718,31	15.437.748,37	9.916.178,38	2.068.583,66
487.511,00	55.672.461,00	33.945.161,19	14.581.218,85	6.742.507,70	7.286.252,00	598.000,00
12.394.577,18	138.909.839,63	114.907.947,31	74.988.225,03	29.980.692,19	17.836.072,51	11.680.057,77
11.610.511,13	98.919.324,18	74.762.785,31	47.116.272,48	17.974.974,64	12.350.198,69	6.433.052,77
784.066,05	39.990.515,45	40.145.162,00	27.871.952,55	12.005.717,55	5.485.873,82	5.247.005,00
0,00	0,00	46.977,51	578,25	0,00	789.708,00	0,00
-44.378.614,99	-1.037.361.647,87	-815.632.896,06	-422.083.308,80	-269.091.241,75	-189.204.857,38	-125.208.968,01
-20.734.645,46	-387.635.848,64	-291.882.659,73	-152.056.458,41	-96.279.818,43	-78.754.841,73	-51.283.823,02
-2.350.548,34	-72.503.022,18	-59.093.881,51	-24.955.114,03	-19.076.052,80	-17.665.427,31	-10.862.966,01
-3.797.230,03	-71.059.506,40	-66.479.246,83	-30.853.519,23	-20.204.267,14	-20.260.402,68	-10.862.966,01
1.446.681,69	-1.443.515,78	7.385.365,32	5.898.405,20	1.128.214,34	2.594.975,37	0,00
-2.244.148,60	-280.266.705,68	-225.227.838,24	-121.399.481,50	-95.231.940,13	-44.100.874,02	-43.905.527,58
-2.257.962,07	-114.907.947,31	-74.988.225,03	-29.980.692,19	-17.836.072,51	-11.680.057,77	-1.333.291,84
-2.038.582,07	-74.762.785,31	-47.116.272,48	-17.974.974,64	-12.350.198,69	-6.433.052,77	-1.034.291,84
-219.380,00	-40.145.162,00	-27.871.952,55	-12.005.717,55	-5.485.873,82	-5.247.005,00	-299.000,00
-15.247.490,06	-172.975.706,42	-158.942.952,06	-91.404.175,68	-39.241.272,32	-35.905.253,58	-17.202.430,38
-14.174.717,53	-121.121.177,04	-103.270.491,06	-57.459.014,49	-22.468.718,31	-15.437.748,37	-9.916.178,38
-1.072.772,53	-51.854.529,38	-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	0,00	-1.392.541,95	0,00
0,00	0,00	0,00	0,00	-2.191.335,16	-12.332.455,56	0,00
-1.543.820,46	-9.072.417,64	-5.497.339,49	-2.287.386,99	-1.426.085,56	-1.098.402,97	-620.929,18
2.572.695,92	80.011.730,98	65.637.665,75	7.970.879,65	4.374.653,46	2.514.827,24	5.407.206,16
	-97.424.833,10	-72.517.102,78	-12.333.137,66	-8.905.155,94	-7.988.572,63	-4.856.012,18
	-18.275.820,99	-15.249.036,00	-11.863.582,83	-8.283.753,59	-7.609.275,60	-4.763.265,22
	-1.343,59	-1.320,10	-1.926,95	0,00	-1.769,50	-92.746,96
	-453.447,40	-435.598,67	-467.627,88	-621.402,35	-377.527,25	0,00
	0,00	0,00	0,00	0,00	-0,28	0,00
	-78.694.221,12	-56.831.148,01	0,00	0,00	0,00	0,00
	17.413.102,12	6.879.437,03	4.362.258,01	4.530.502,48	5.616.286,23	2.186.385,75
	13.947.348,61	4.264.195,81	1.897.321,99	3.427.292,66	5.296.646,65	1.943.539,03
	645.250,25	195.088,41	156.379,30	131.298,12	66.471,86	8.632,61
	2.820.503,26	2.420.152,81	1.279.181,19	971.911,70	253.167,72	234.214,11
	0,00	0,00	1.029.375,53	0,00	0,00	0,00
	0,00	0,00	0,00	0,00	-142.540,84	0,00
	0,00	0,00	0,00	0,00	-142.540,84	0,00
	-80.011.730,98	-65.637.665,75	-7.970.879,65	-4.374.653,46	-2.514.827,24	-2.669.626,43
	0,00	0,00	0,00	0,00	0,00	2.737.579,73

TARSİM IN PRESS

Tarım sigortası ile çiftçiler güvence altına alındı

Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, Tekirdağ'daki toplan arazinin yüzde 60'ının tarım arazisi olduğu bilgisini vererek tarım sigortası ile çiftçilerin güvence altına alındığını belirtti.

ÇERKEZKÖY MANŞET - Tekirdağ Valiliği Kültür Merkezi'nde yapılan toplantıda Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, Tarım Genel Müdürü Bülent Bora ve Tekirdağ Tarım Oda ve Hayvancılık İl Müdürü Erdem Karakurt'un katılımıyla düzenlenen toplantıda YOGUN BİR KATILIM GERÇEKLEŞTİ.

Toplantıya Tarım İlçe Müdürleri, Ziraat Odaları Birliği ve Danışak Sığır Yetiştiricileri Birliğinden yetkililer,

Tar-Gel çalışanları, kooperatifler, çiftçi örgütleri, valilik ve üniversitelerden temsilciler katıldı.

ÇOK BÜYÜK MESAFELER KATEDİLDİ

TARSİM Yönetim Kurulu Başkanı Ramazan Kadak, çiftçilerin ödemelerini kesintisiz devam ettiren, gelirlerinde krizleri yaşamak amacıyla yeni düzenlemeler üzerinde ara vermeden çalıştıklarını söyledi. Bu çerçevede primlerde iyileşme çalışmalarını yaptıklarını belirten Kadak, tarım

sigortasında başlangıçtan bugüne çok büyük mesafeler alındığını ifade etti. Kadak, 2011 yılında poliçe sayısının bir önceki yıla göre yüzde 58 artarak 600 bin adete ulaştığını, sigortalananların değerinin 7 milyar lira olduğunu ve 9 milyon dolarlık alanın sigortalandığını kaydetti.

TEKİRDAĞ YÜZDE 60'U TARIM ARAZİSİ

Kadak, 2011 yılında büyük bir başarıyla tarım sigortasında bir önceki yıla göre yüzde 92 artışla 361 bin adete ulaştığını belirtti. Kadak konuşmasının devamında Tekirdağ'daki çalışmalar hakkında bilgi verdi.

DEVLET DESTEKTE TARIM SİGORTA PRİMİ

TARSİM Genel Müdürü Bülent Bora da devlet destekli tarım sigorta priminin yüzde 50'sinin devlet tarafından karşılandığını, bu oranın meyvecilikte yüzde 60'a kadar çıktığını kaydetti. Trakya'nın tarım sektöründe ileri düzeyde bir bölge olduğunu



"SERACILIK GELİŞMEYE BAŞLADI"

Tekirdağ Oda, Tarım ve Hayvancılık İl Müdürü Erdem Karakurt ise, bölgede yapılan eğitim çalışmalarını sonuca seracılık sektörünün gelişmeye başladığını belirterek, il merkezinde faaliyet gösteren 7 seracılık devlet destekli tarım sigortası yaptığını söyledi.

TARSİM Başkanı tanıtım turunda



Gümüşhane, Bayburt ve Erzincan'da gerçekleştirilen Paydaşlar Değerlendirme ve Tanıtım Toplantıları'nda, tarım sektörünün Türkiye ekonomisindeki önemine değinen Dr. Kadak; Türkiye'nin tarımda, Dünya'da 7'nci, Avrupa Birliği ülkeleri arasında ise 1'inci büyük tarımsal ekonomiye sahip ülke olduğunu belirtti. Dr. Ramazan Kadak ayrıca, tarımda yaşanan doğal risklerin giderek arttığına, bu sebeple tarım sigortasının, her geçen gün, üreticiler için biraz daha fazla önem arz ettiğine işaret etti ve devlet d

sistemi tanıdık Hayvancılık Başkanı Bekir Karakurt, ülke önemden söz Müdür Yrd. Zeki Kadak ulaştığı Karakurt, ülke verilerine ve ödüzyerinde de Bakanlık İl Müdür kooperatif ve çiftçiler ile tarım Müdürlükleri'nin

Tarım sigortasının önemi sürekli artıyor

GÜMÜŞHANE, Bayburt ve Erzincan'da gerçekleştirilen Paydaşlar Değerlendirme ve Tanıtım Toplantıları'nda, tarım sektörünün Türkiye ekonomisindeki önemine değinen Tarım Yönetim Kurulu Başkanı Ramazan Kadak, Türkiye'nin tarımda yedinci, Avrupa Birliği ülkeleri arasında ise birinci büyük tarımsal ekonomiye sahip olduğunu belirtti. Dr. Kadak, tarımda yaşanan doğal risklerin arttığına, bu sebeple tarım sigortasının her geçen gün daha fazla önem arz ettiğine işaret etti. Tarım Sigortaları Havuzu Genel Müdür Yardımcısı Zeki Karakurt ise, sistemin başlangıcından günümüze kadar ulaştığı noktaya değinerek, Karakurt'un genelindeki verileri, Bayburt ve Erzincan illerinde kaydedilen üretim miktarına ve ödenen tazminatlarına değindi.



Ramazan Kadak

Tarım Sigortası Yaptırın

Üreticilerin Kanununda belirtilen riskler nedeniyle uğrayacağı zararların tazmin edilmesini temin etmek için Tarım Müdürlüğü, üreticilerin tarım sigortası yaptırmalarını istedi.



Üreticilerin Kanununda belirtilen riskler nedeniyle uğrayacağı zararların tazmin edilmesini temin etmek için Tarım Müdürlüğü, üreticilerin tarım sigortası yaptırmalarını istedi. Üreticilerin Kanununda belirtilen riskler nedeniyle uğrayacağı zararların tazmin edilmesini temin etmek için Tarım Müdürlüğü, üreticilerin tarım sigortası yaptırmalarını istedi.

Küçükbaşta sigortalı dönem

TARSİM Genel Müdürü Bülent Bora, geçtiğimiz yıl teminat kapsamına alınan Küçükbaş Hayvan Hayat Sigortası'ndaki üretimin sevindirici boyutlara ulaştığını belirtti. Tarım sigortasıyla ilgili genel verileri de aktaran Bora, ilk 6 ayda sigortalanan seraların geçtiğimiz yıla oranla yüzde 415 oranında artış gösterdiğini söyledi. Bora, "Küçükbaş Hayvan Hayat Sigortası, üreticilerimiz için önemli bir ihtiyaçtı. Bu sebeple, teminat kapsamına alınmasıyla üreticilerimizin ilgi, bizleri şaşırtmadı."



Bülent Bora

TARSİM, Gümüşhane ve Bayburt'ta çiftçilere tarım sigortasını anlattı

İSTANBUL - Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Dr. Ramazan Kadak, devlet destekli tarım sigortalarını tanıtmak ve yaygınlaştırmak için yurt genelindeki tarım toplantılarına devam ediyor.

Ramazan Kadak; Gümüşhane ve Erzincan'da gerçekleştirilen toplantılarda tarım sektörünün Türkiye ekonomisindeki önemine değinen Dr. Kadak, Türkiye'nin tarımda yedinci, Avrupa Birliği ülkeleri arasında ise birinci büyük tarımsal ekonomiye sahip olduğunu belirtti. Dr. Kadak ayrıca, tarımda yaşanan doğal risklerin arttığına, bu sebeple tarım sigortasının her geçen gün, üreticiler için daha fazla önem arz ettiğine işaret etti. Dr. Kadak, devlet destekli tarım sigortasıyla üreticilerin zararlarını tazmin etmelerini sağladığını belirtti.

Tarım sigortası hızlı adımlarla ilerliyor

Gümüşhane, Bayburt ve Erzincan'da gerçekleştirilen Paydaşlar Değerlendirme ve Tanıtım Toplantıları'nda, tarım sektörünün Türkiye ekonomisindeki önemine değinen Tarım Yönetim Kurulu Başkanı Dr. Ramazan Kadak, Türkiye'nin tarımda yedinci, Avrupa Birliği ülkeleri arasında ise birinci büyük tarımsal ekonomiye sahip olduğunu belirtti. Dr. Kadak ayrıca, tarımda yaşanan doğal risklerin arttığına, bu sebeple tarım sigortasının her geçen gün, üreticiler için daha fazla önem arz ettiğine işaret etti. Dr. Kadak, devlet destekli tarım sigortasıyla üreticilerin zararlarını tazmin etmelerini sağladığını belirtti.

Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, "Poliçelerin yüzde 63'ünü büyükbaş ürün sigortaları, yüzde 34'ünü hayvan hayat sigortaları ve kalan yüzde 3'ünü de su ürünleri sigortaları oluşturuyor" dedi. Kadak, "Sigorta kapsamında, büyükbaş ürünler ve hayvan hayat sigortalarıyla ilgili olarak, Tarım Sigortaları Havuzu Genel Müdürü Bülent Bora, "Ülkemizde sigorta sektörü açısından ciddi bir potansiyel olduğunu belirtti."

Tarım sigortalarından yüksek performans

Sigorta bilincinin toplum geneline yaygınlaştırılması amacıyla, geçtiğimiz yıldan itibaren her yıl Mayıs ayının son haftası gerçekleştirilmesi planlanan Sigorta Haftası sebebiyle, bu yıl da ülke genelinde pek çok etkinlik düzenlendi. Sigorta Haftası sebebiyle açıldığında bulanan Tarım Sigortaları Havuzu Genel Müdürü Bülent Bora, "Ülkemizde sigorta sektörü açısından ciddi bir potansiyel olduğunu belirtti."

ve bu tabloların sigortacılık sektörü açısından sevindirici boyutlarda olduğunu belirtti. Bülent Bora, Devlet Destekli Tarım Sigortaları Sistemi'nin, başlangıçta olan 2006'dan bu yana, üretim verileri açısından değerlendirildiğinde, sektörün büyüme hızının üzerinde performans gösterdiğini belirtti. Bülent Bora, "Ülkemizde sigorta sektörü açısından ciddi bir potansiyel olduğunu belirtti."



TARSİM'den bir yenilik daha!



Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, Tekirdağ'daki toplan arazinin yüzde 60'ının tarım arazisi olduğu bilgisini vererek tarım sigortası ile çiftçilerin güvence altına alındığını belirtti.

Tarsim'den 150 bin küçükbaşta sigorta

TARSİM Genel Müdürü Bülent Bora, geçtiğimiz yıl teminat kapsamına alınan Küçükbaş Hayvan Hayat Sigortası'ndaki üretimin sevindirici boyutlara ulaştığını belirtti. Tarım sigortasıyla ilgili verileri de aktaran Bora, ilk 6 ayda sigortalanan seraların geçtiğimiz yıla oranla yüzde 415 oranında artış gösterdiğini söyledi. Bora, "Küçükbaş Hayvan Hayat Sigortası, üreticilerimiz için önemli bir ihtiyaçtı. Bu sebeple, teminat kapsamına alınmasıyla üreticilerimizin ilgi, bizleri şaşırtmadı."

"Poliçe sayısı 60 b"

Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Dr. Ramazan Kadak, devlet destekli tarım sigortalarını tanıtmak ve yaygınlaştırmak için yurt genelindeki tarım toplantılarına devam ediyor.

Tarım çiftçisi lira hasar

Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, "Poliçelerin yüzde 63'ünü büyükbaş ürün sigortaları, yüzde 34'ünü hayvan hayat sigortaları ve kalan yüzde 3'ünü de su ürünleri sigortaları oluşturuyor" dedi. Kadak, "Sigorta kapsamında, büyükbaş ürünler ve hayvan hayat sigortalarıyla ilgili olarak, Tarım Sigortaları Havuzu Genel Müdürü Bülent Bora, "Ülkemizde sigorta sektörü açısından ciddi bir potansiyel olduğunu belirtti."

Tarım sigortası 730 bin poliseyle rekora gidiyor

an bir sunum gerçekleştirdi. Gıda, Tarım ve Orman Bakanlığı Tarım Sigortaları ve Doğal Afetler Dairesi Başkanlığı da toplantılarda Türkiye'deki sigortacılık sektörünün büyümesini desteklemek amacıyla ve sigortacılığın tarım sektörü için taşıdığı önemle, Tarım Sigortaları Havuz İletim Sistemi Genel Müdürü Bora, sistemin başlangıcından günümüze kadar ulaştığı noktayı, üretim ve hasar verileriyle açıkladı. Genelinde elde edilen verilerin yanı sıra, Bayburt ve Erzincan illerinde kaydedilen üretim verileri, deniz ürünleri tularlarına, tarım sigortası branşının gelişimi, Toplantılara Gıda, Tarım ve Hayvancılık Bakanlığı, Ziraat Odası başkanları, İl Tarım Müdürlükleri ve çalışanları, ziraat odası başkanları, il temsilcileri, köy muhtarları, üreticiler ve tarım danışmanları ve TARSİM Bölge Müdürleri de basın mensupları katıldı.



TARSİM'den çiftçilere sigorta uyarısı

İKLİMİN tarımsal üretim üzerindeki etkisinin giderek arttığına, sigorta yaptırmayan çiftçilerin mağduriyetlerinin önünü verici boyutlara ulaştığına belirten TARSİM, hava şartlarının bu yılki tüm ürünlerdeki tüm ü-

ni bildirdi. Üreticilerin yeni yılda kötü sürprizlerle karşılaşmaması için yetkili sigorta acentelerine başvurabilecekleri belirtildi. Üreticilerin ürünlerini son polise kabul tarihlerini tarım sigortası üzerinden takip edilebildiği-

Tarım sigortaları istikrarlı büyüyor

Tarım Genel Müdürü Bora, Devlet Destekli Tarım Sigortaları'nı değerlendirerek "Hızlı büyüme devam ediyor sistem artık çiftçilerce benimsendi" dedi.



TARİM Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, "Geçen yıl ödlenen hasar miktarı 210 milyon liraydı. Bu yıl geçen yıldan daha fazla, yıl sonu itibarıyla 285 milyon olmasını bekliyoruz" dedi. Kadak, yaptığı açıklamada, TARSİM'in, devlet desteğiyle çiftçi lehine kurulmuş bir sosyal sorumluluk projesi olduğunu belirtti. Sigorta kapsamında, bitkisel ürünler ve seralarda dolu sigortası yaptıklarını anlatan Kadak, "Dolu sigortası kapsamında fırtına, hortum, yangın, heyelan, deprem sel ve su baskını gibi risklerde bulunuyor." dedi.

Çiftçiler bilgilendirildi



TARSİM Manisa'da Çiftçilere Hasar Ödedi

TARSİM Manisa Bölge Müdürü yeni binası törenle hizmete açıldı. Akdeniz'de ise 2011 yılında doğal afetler ve kapsamındaki diğer risklere nedeniyle bitkisel ürünlerin ve sul sistemlerinin hasar gömesi sonucu tazminat kazanan 15 çiftçiye hasar çekişi teslim edildi.

Tarım yurt dışı eğitimlerine katılmaya devam ediyor

TARİM Sigortaları Havuzu (TARSİM), dünyadaki tarım sigortaları ile ilgili gelişmeleri yakından takip ederek, çiftçimize daha iyi hizmet sunabilmek amacıyla, gelişmiş olan ülkelerle temaslarını sürdürmeye devam ediyor. Bu çerçevede, AB içerisinde en kapsamlı ve başarılı tarım sigortası sistemine sahip ve ülkemizde de uygulanan Tarım Sigortaları Sistemi'nin temelini oluşturan İspanya modelini daha yakından iz-

Üretici tarım sigortasına koştu

Üretici tarım sigortasına koştu. Tarım Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, 10 yıldan fazla tarım sigortasına 371 bin çiftçiye ulaşıldığını, 2011 yılında yüzde 100 artışla 587 bin polise kesildiğini söyledi. Tarım sigortası yaptırma oranında artış olduğunu belirtti.

TARSİM uluslararası seminerde

GEÇTİĞİMİZ yıl ülkemizde TARSİM'in evsahipliğinde kiraz ürünü üzerine düzenlenen ve yabancı katılımcılardan yararlanan Uluslararası Uygulamalı Hasar Tespit Semineri için bu yılki durak Hannover kenti, incelenen ürün ise patatesti. Ev sahibi ülkelerin, katılımcıların, sosyal ve kültürel mozağını tanıtmaya fırsat yakaladığı, tarım sigortaları konusunda, teknik görüş ve bilgi alışverişinin yoğun olarak gerçekleştirildiği programa 17 ülkeden 109 uzman katıldı. Seminerde patatesteki hasar tespit tekniğiyle ilgili bilgiler verildi. Yapay olarak hasar verilmiş olan patates parsellerinde gruplar halinde hasar tespiti yapıldı ve grupların hasar tespit sonuçları karşılaştırılarak değerlendirildi.

Artıyor

n'da, gerime ve sektöre demine dekanım Dr. mda dünri arasını omiye saak ayrı- rak ayrı- larının, ettğine İşletme- akurt müze tayı, ülke rin yanı Bay- erinde verile- minat

Tarım sigortası say giderek artıyor

TARİM Sigortaları Havuzu (TARSİM) Yönetim Kurulu Başkanı Ramazan Kadak, "Geçen yıl ödlenen hasar miktarı 210 milyon liraydı. Bu yıl geçen yıldan daha fazla, yıl sonu itibarıyla 285 milyon olmasını bekliyoruz" dedi. Kadak, yaptığı açıklamada, TARSİM'in, devlet desteğiyle çiftçi lehine kurulmuş bir sosyal sorumluluk projesi olduğunu belirtti. Sigorta kapsamında, bitkisel ürünler ve seralarda dolu sigortası yaptıklarını anlatan Kadak, "Dolu sigortası kapsamında fırtına, hortum, yangın, heyelan, deprem sel ve su baskını gibi risklerde bulunuyor." dedi.

TARSİM: Tarımın sigortasıyız



İspanya'da

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285 milyon ödeyecek

Yeni, sadece dolu otla-ğında hasar ödeyecek diye bir şey yok" dedi. Kadak, bitkisel ürünlerin farklı olarak meydana sa-ğayan sorunların için ürünün sigorta edilemediğini, so-raman ürün maza-rosunun, kaza-riksiyon ile seranın için-deki zarar, donarmanın da afet no-çesiyle za-raz görme- halinde si-gorta kapa-mada oldu-ğu ile devam etti.

TARSİM uluslararası arenada

GEÇEN sene ülkemizde TARSİM'in evsahipliğinde kiraz ürünü üzerine düzenlenen ve yabancı katılımcılardan yararlanan Uluslararası Uygulamalı Hasar Tespit Semineri, her yıl farklı bir ülkede gerçekleştirilmeye devam ediyor. Bu yıl ki durak Hannover kenti, incelenen ürün ise, patates oldu. Ev sahibi ülkelerin, katılımcılara, sosyal ve kültürel mozağını tanıtabildiği, tarım sigortaları konusunda, teknik

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Çiftçiler bilgilendirildi



TARSİM Manisa'da Çiftçilere Hasar Ödedi

TARSİM Manisa Bölge Müdürü yeni binası törenle hizmete açıldı. Akdeniz'de ise 2011 yılında doğal afetler ve kapsamındaki diğer risklere nedeniyle bitkisel ürünlerin ve sul sistemlerinin hasar gömesi sonucu tazminat kazanan 15 çiftçiye hasar çekişi teslim edildi.

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larla koşacak



285 milyon ödeyecek

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CONTACT

AGRICULTURAL INSURANCE POOL (TARSİM) CHAIRMANSHIP OF BOARD OF DIRECTORS

Rüzgarlıbahçe Mah. Şehit Yüzbaşı
Sinan Eroğlu Cad. No: 3, K Binası
Kat: 8 Kavacık, 34805
Beykoz - İstanbul
Tel: 444 08 09
Fax: 0216.322 00 93
Call Center: 444 82 77
E-mail: info@tarsim.gov.tr
www. tarsim.gov.tr

AGRICULTURAL INSURANCE POOL MANAGEMENT COMPANY (TARIM SİGORTALARI HAVUZ İŞLETMESİ A.Ş.)

Rüzgarlıbahçe Mah. Şehit Yüzbaşı
Sinan Eroğlu Cad. No: 3, K Binası
Kat: 8 Kavacık, 34805
Beykoz - İstanbul
Tel: 444 08 09
Fax: 0216.322 00 93
Call Center: 444 82 77
E-mail: info@tarsim.org.tr

ADANA REGIONAL DIRECTORATE

Döşeme Mah. 60075 Sk. Baysan İş
Merkezi B Blok No: 3 - 403
Seyhan - Adana
Tel: 0322.453 99 99
Fax: 0322.453 53 69

ANKARA REGIONAL DIRECTORATE

Kızılırmak Mah. Ufuk Üniversitesi
Cad. Farıya İş Merkezi No: 8
D: 21, 06520
Çukurambar - Balgat - Ankara
Tel: 0312.287 08 41-42
0312.287 08 90
Fax: 0312.287 08 91

ANTALYA REGIONAL DIRECTORATE

Uluç Mah. 1151 Sk. Çetin İş Merkezi
No: 2, D: 4, 07070
Konyaaltı - Antalya
Tel: 0242.228 17 13 - 14
Fax: 0242.228 17 70

BURSA REGIONAL DIRECTORATE

Yeni Karaman Mah. Sanayi Cad.
Umi Plaza No: 150, D: 41, Bursa
Tel: 0224.211 05 91 - 92
Fax: 0224.211 05 99

GİRESUN REGIONAL DIRECTORATE

Gaziler Mah. Mehmet Işık Cad.
No: 3, Kat: 1, 28200 / Giresun
Tel: 0454.215 40 05 / 0454.217 40 05
Fax: 0454.215 30 08

MALATYA REGIONAL DIRECTORATE

Kavaklıbağ Mah. Leblebici 1. Sk.
Prestij Center Kat: 1 No: 1, 44100
Malatya
Tel: 0422.323 60 55 - 56
Fax: 0422.323 60 45

MANİSA REGIONAL DIRECTORATE

Şehitler Mah. Mehmetçik Cad.
No: 6, Kat: 1, 45020 / Manisa
Tel: 0236.231 34 50 - 0236.231 34 53
Fax: 0236.231 34 51

TEKİRDAĞ REGIONAL DIRECTORATE

Yavuz Mah. Hükümet Cad. Koca
Center No: 207 / 1 Kat: 3 No: 55,
Tekirdağ
Tel: 0282.262 06 58 - 0282.263 57 88
Fax: 0282.263 05 16



Rüzgarlıbahçe Mah. Şehit Yüzbaşı Sinan Eroğlu Cad.
No: 3 K Binası Kat: 8 Kavacık,
34805 / Beykoz - İSTANBUL - TURKEY

Phone: 444 08 09
Fax: +90 216.322 00 93
Call Center: 444 82 77
E-mail: info@tarsim.gov.tr

www.tarsim.gov.tr