



2013 Annual Report

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The most comprehensive insurance cover to the Turkish agricultural sector...

Mission

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

Vision

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

Mustafa Kemal Atatürk



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

Mustafa Kemal Atatürk
1937

The Prime Minister of Republic of Turkey Mr. Recep Tayyip Erdoğan



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

A handwritten signature in black ink, which appears to be 'R. Erdoğan', written in a cursive style.

Mr. Recep Tayyip Erdoğan
The Prime Minister of Republic
of Turkey
2007

Deputy Prime Minister of Republic of Turkey

Mr. Ali Babacan



The success of Turkey regarding TARSİM is based on a strong cooperation. Our Ministry of Food, Agriculture and Livestock, Undersecretariat of Treasury along with The Union of Turkish Agricultural Chambers and Insurance Association of Turkey have worked for the same purpose in a very closed solidarity and cooperation in the last eight years. Then we achieved good results.

I hope TARSİM to be beneficial for the Turkish farmer. I sincerely desire a higher number of our farmers to benefit from this System in the following period.

The Minister of Food, Agriculture and Livestock of Republic of Turkey

Mr. Dr. M. Mehdi Eker



Turkey is a country with a high agricultural strategic value. The most important factor designating this agricultural strategic value is the agricultural diversity of Turkey. However, agriculture exposes to the risk of many natural disasters. It is essential to establish a balance of so sensitive, biologic and ecologic disciplines and establish a sustainable structure.

We started the State Supported Agricultural Insurance application with a few limited risks initially. We have carried these risks to a step forward each year and started to cover more risks.

I acknowledge all contributed parties concerned, in particular our Ministry and Undersecretariat of Treasury and The Union of Turkish Agricultural Chambers and Insurance Association of Turkey.

Board of Directors of the Agricultural Insurance Pool



Dr. Ramazan Kadak
Chairman

He graduated from Fırat University, Faculty of Veterinary in 1978. He served as a veterinary surgeon in Karacabey Studfarm for a short period. He passed the exam for assistants in Fırat University, Faculty of Veterinary in the same year and was appointed to the Zootechnics department as an Assistant.

He completed his doctorate in 1983. Following doctorate, he voluntarily left the University in 1983 and served as an independent veterinary Surgeon in the district of Ortaca, city of Muğla. After independent service for about 5 years, he returned to his public service upon the offer from 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 still continues to serve as a Deputy Undersecretary. He has been the Chairman of Board of Directors of the Agricultural Insurance Pool (TARSİM) 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 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 in this position. He has been the Deputy Chairman of Board of Directors of the Agricultural Insurance Pool (TARSİM) 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 TÜGEM 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 (TARSİM) since 2008.



M. Nuri Şeyda Sorman
Board Member

He graduated from the Faculty of Business Administration. M. Nuri Şeyda Sorman who was a member of various organizations served as the Chairman of Celal Bayar University Foundation.

He still serves as the Chairman of Manisa Agricultural Chamber and Board Member of The Union of the Turkish Agricultural Chambers and Agricultural Insurance Pool (TARSİM).



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. 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).



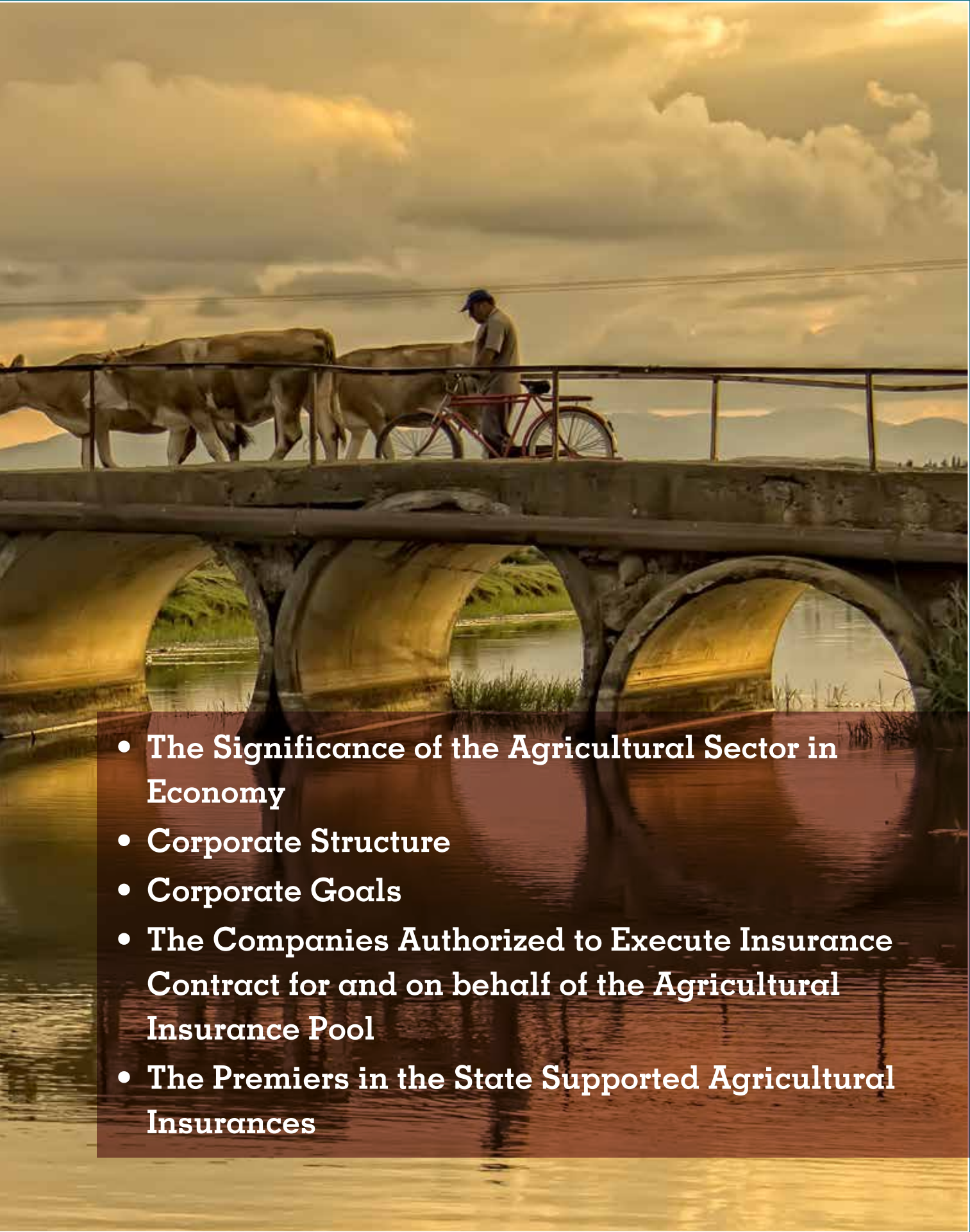
A. Bülent Bora
Board Member

He graduated from Ankara Economic and Commercial Sciences Academy, Department of Business Accounting. Mr. Bora who started his business life as an Assistant Inspector in the Armed Forces Pension Fund has worked as a General Manager in the insurance sector for long years and has been acting as the General Manager in Agricultural Insurance Pool Management Company since 2005. He has been a Board Member of the Agricultural Insurance Pool (TARSİM) since 2006.

Corporate Structure



Photograph: Ali Fuat Aker - Shepherd with Bicycle



- **The Significance of the Agricultural Sector in Economy**
- **Corporate Structure**
- **Corporate Goals**
- **The Companies Authorized to Execute Insurance Contract for and on behalf of the Agricultural Insurance Pool**
- **The Premiers in the State Supported Agricultural Insurances**

The Significance of the Agricultural Sector in Economy

Agriculture is an important and strategic sector for nutrition, employment and development of the countries.

Agriculture is also considered as a sensitive and strategic sector throughout the world due to production subject to the natural conditions.

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. Agriculture is the driving force of economy and a strategic sector of our country. 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. (Table 1)

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 3,653 Dollars in 2012.

About 35% of the working people were working in agriculture in 2002; however today approximately 25.5% of working people, corresponding to nearly 6.1 Million people, work in the agricultural sector in Turkey. 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.

While agriculture is one of the leading sectors in Turkey today, the agricultural sector has become a sector competitive at a global scale having voice in the global agriculture despite the global crises and severe droughts thanks to;

- Becoming the 7th top agricultural economy,
- Becoming number 1 in the EU,
- Becoming the top 5 in the World in production of more than 30 products,
- Exporting 1,536 different agricultural products to 186 countries.

The growth rates of the agricultural sector by years are presented below. (Table 2)

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 32 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, 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 1: Share of the Agricultural GDP within the General Economy (at current prices)

Years	Share of Agricultural GDP within General GDP (%)	Years	Share of Agricultural GDP within 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.

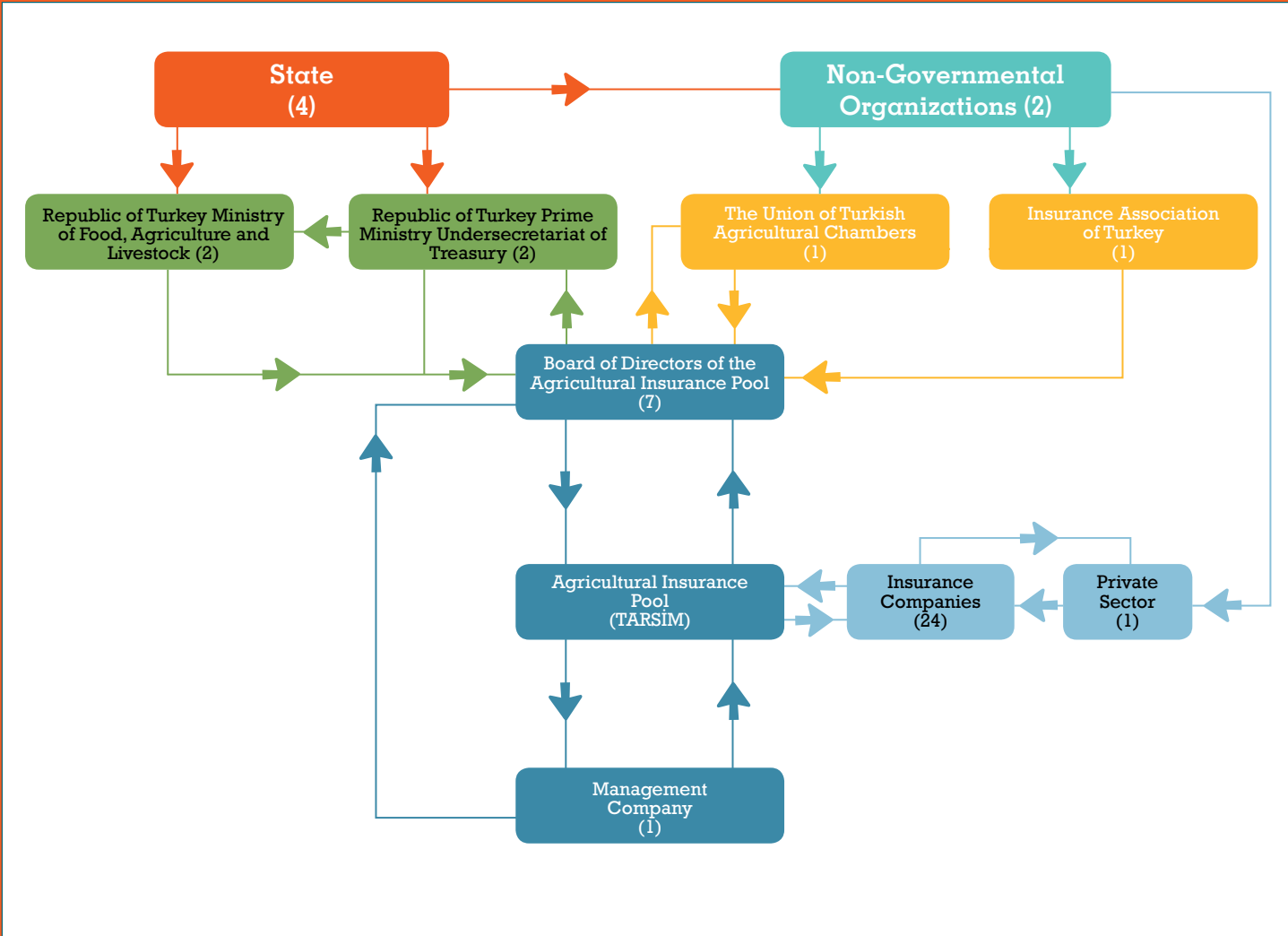
Table 2: Agricultural Growth Rates by Years

Years	Agricultural GDP (Billion \$)	Agricultural Growth (%)
2002	23.7	8.8
2003	30.2	-2
2004	37.0	2.8
2005	45.0	7.2
2006	43.5	1.4
2007	49.5	-6.7
2008	56.4	4.3
2009	51.0	3.6
2010	61.7	2.4
2011	61.8	6.1
2012	62.5	3.5

Corporate Structure

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 Management 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 Management 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 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.



Photograph: Ali Özdeş - Love of Calves

Companies Authorized to Execute Insurance Contracts for and on behalf of the Agricultural Insurance Pool*



* Companies are listed alphabetically.

The Agricultural Insurance Law No. 5363 stipulates that the secretariat and all works and affairs of the Agricultural Insurance Pool (TARSİM) will be managed by a Management Company of which all insurance companies participating in this Pool are partners with equal shares.

Therefore, the above-named 24 Insurance Companies are partners of Agricultural Insurance Pool Management Company (Management Company), which was established for such purpose, with equal shares.

The Premiers in the State Supported Agricultural Insurances

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 (Management Company) was established to manage secretariat and all affairs and activities of the Agricultural Insurance Pool (TARSİM).

January 16, 2006

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

January 27, 2006

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

June 01, 2006

Crop Insurance and Cattle 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 Republic of Turkey Minister of Food, Agriculture and Livestock Mr. Dr. M. 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, Chairman of The Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, Chairman of The Association of Insurance, Reinsurance and Pension Companies of Turkey Mr. Hulusi Taşkıran, Chairman of The Union of Turkish Agricultural Chambers, 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 great participation in various provinces on subsequent dates.

August 23-27, 2006

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

September 01, 2006

Greenhouse Insurance and Poultry Insurance applications 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 Cattle Insurance.

July 01, 2007

Aquaculture Insurance application was initiated.

November 25-26, 2007

A General Evaluation and Communication Meeting was held in Antalya for the Agricultural Insurance Pool (TARSİM), 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), Cattle 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 was published.

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 İstanbul 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 Crop Insurance and Greenhouse Insurance.

December 03-05, 2010

A "General Evaluation and Communication Meeting" was held in Antalya for the Agricultural Insurance Pool (TARSİM), Crop Insurance and Cattle Insurance Loss Adjusters.

January 01, 2011

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

May 01, 2011

The Sheep & Goats were covered by the Cattle Insurance.

June 22-24, 2011

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

December 01, 2011

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

October 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 10 years.

March 04, 2013

Agricultural Insurance Pool (TARSİM) has become a member of the "Insurance Arbitration Commission" for rapid settlement of disputes arising from the contract as the party assumed the risk with the policy owner or beneficiaries of the insurance contract for providing higher quality, transparent and objective service to producers.

Overview of the Agricultural Insurances



Photograph: Gökçe Kahraman Tüketmez - Picture 1



2013

Increase rates

Number of Policies

19.9%

Sum Insured

18.5%

Premium Production

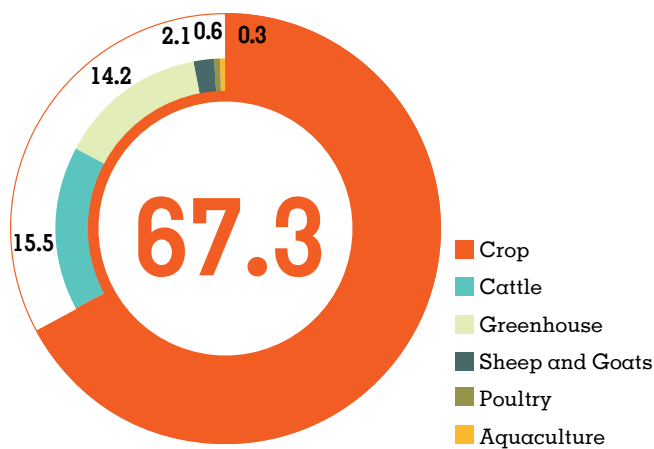
5.5%



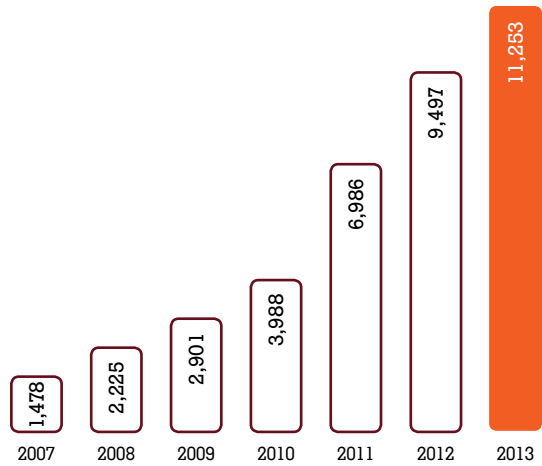
Sum Insured

Breakdown of Sum Insured by Insurance Lines

2013 %



Sum Insured* (TL million)



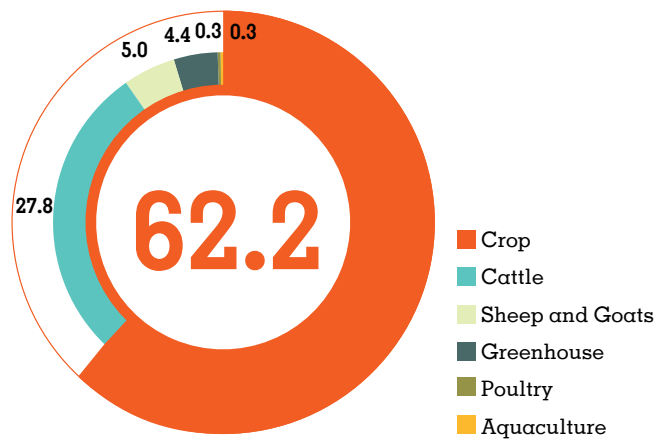
* Development of sum insured by years.

Sum Insured (TL)							
Insurance Lines	2007	2008	2009	2010	2011	2012	2013
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	7,566,681,641
Greenhouse	184,314,485	315,508,650	421,836,052	414,072,957	766,305,824	1,328,112,314	1,599,847,365
Cattle	168,442,569	264,314,417	410,542,267	959,597,418	1,930,406,314	2,030,980,099	1,746,983,995
Sheep and Goats (*)	-	-	-	-	46,251,653	195,262,420	236,423,865
Poultry	12,198,822	25,002,594	20,631,496	44,589,963	57,637,755	94,674,861	68,381,354
Aquaculture	18,471,999	46,341,370	46,738,519	67,094,745	182,021,107	321,547,998	34,419,141
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	11,252,737,360

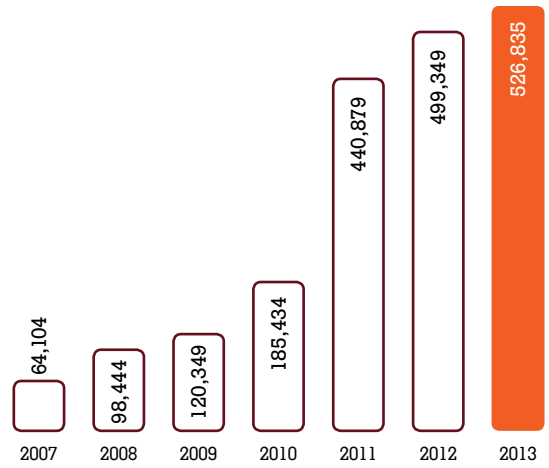
* Sheep & goats are under cover as from May 2011.

Premium Production

Breakdown of Premium Production by Insurance Lines 2013 %



Premium Production* (TL thousand)



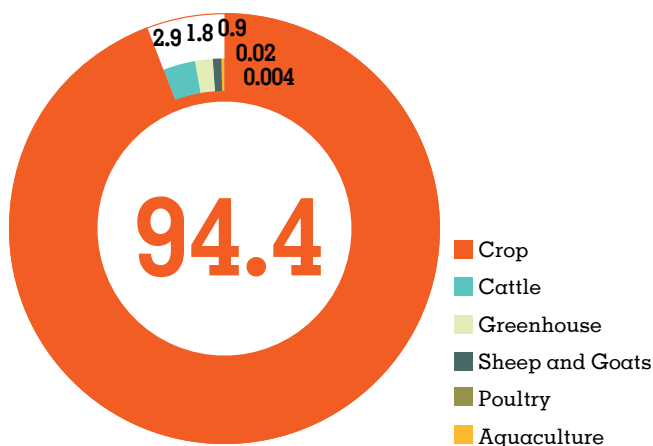
* Development of premium production by years.

Premium Production (TL)							
Insurance Lines	2007	2008	2009	2010	2011	2012	2013
Crop	46,775,114	72,668,851	81,076,489	95,090,574	248,828,639	272,515,020	327,212,053
Greenhouse	1,990,538	3,758,149	4,472,491	5,775,840	11,152,748	15,529,281	23,383,478
Cattle	14,197,460	20,089,686	32,838,346	80,763,074	165,800,932	169,891,684	146,521,812
Sheep and Goats (*)	-	-	-	-	6,288,201	25,314,809	26,479,208
Poultry	342,224	760,531	512,816	1,283,489	1,442,074	2,466,192	1,740,408
Aquaculture	798,243	1,166,332	1,448,539	2,520,767	7,366,428	13,631,886	1,498,366
Grand Total	64,103,578	98,443,549	120,348,681	185,433,744	440,879,023	499,348,870	526,835,325

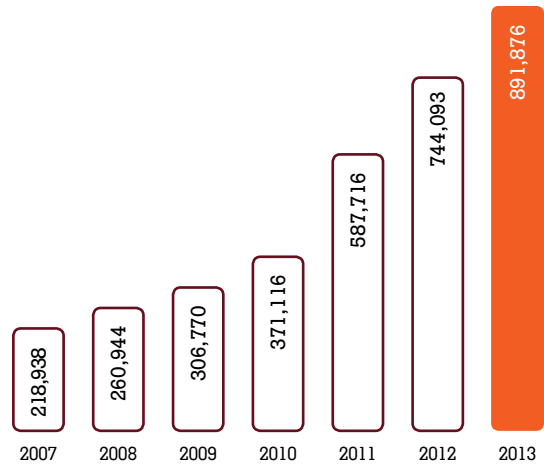
* Sheep & goats are under cover as from May 2011.

Number of Policies

Breakdown of Number of Policies by Insurance Lines 2013 %



Number of Policies* (Piece)



* Development of number of policies by years.

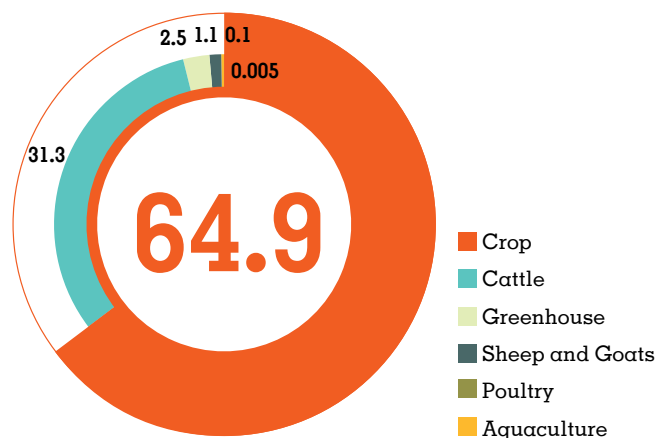
Number of Policies (Piece)							
Insurance Lines	2007	2008	2009	2010	2011	2012	2013
Crop	207,328	250,225	285,243	350,281	549,538	693,417	841,694
Greenhouse	1,456	2,489	3,622	3,456	6,431	14,244	16,252
Cattle	10,113	8,099	17,806	17,200	29,852	29,831	25,683
Sheep and Goats (*)	-	-	-	-	1,701	6,325	8,054
Poultry	35	118	86	159	166	196	159
Aquaculture	6	13	13	20	28	80	34
Grand Total	218,938	260,944	306,770	371,116	587,716	744,093	891,876

* Sheep & goats are under cover as from May 2011.

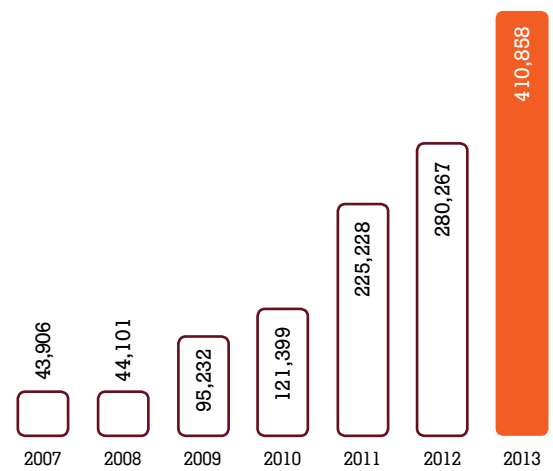
Losses Paid

Breakdown of Losses Paid by Insurance Lines

2013 %



Losses Paid* (TL thousand)



* Development of losses paid by years.

Insurance Lines	Losses Paid (TL)						
	2007	2008	2009	2010	2011	2012	2013
Crop	41,051,817	28,567,061	70,463,109	90,812,875	137,901,026	113,391,176	266,494,336
Greenhouse	509,947	1,114,018	841,819	1,757,858	6,494,050	15,235,538	10,426,963
Cattle	2,343,159	14,386,644	23,902,835	28,256,701	77,128,898	149,216,723	128,799,720
Sheep and Goats (*)	-	-	-	-	119,480	2,244,149	4,649,917
Poultry	80	33,151	19,260	17,630	135,564	34,609	468,298
Aquaculture	525	-	4,917	554,417	3,448,819	144,512	18,661
Grand Total	43,905,528	44,100,874	95,231,940	121,399,481	225,227,838	280,266,706	410,857,897

* Sheep & goats are under cover as from May 2011.

Evaluation of the Year 2013 by Insurance Lines



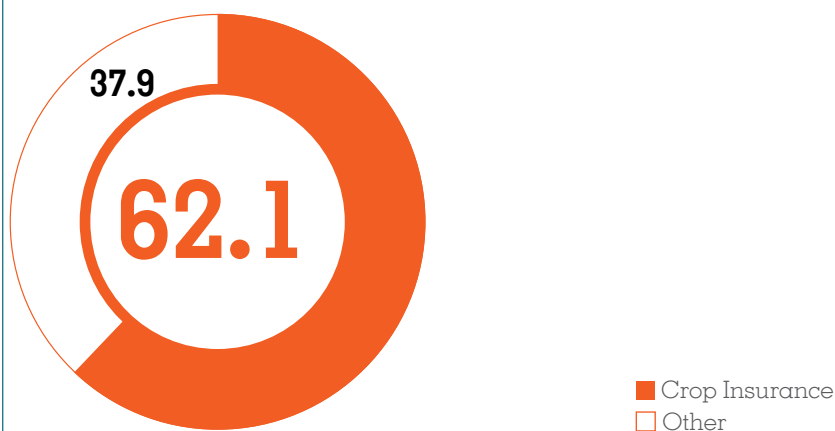
Photograph: İbrahim Uzun - Yellow Heat

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- **Development of Crop Insurance by Years**
 - **Development of Greenhouse Insurance by Years**
 - **Development of Cattle Insurance by Years**
 - **Development of Sheep & Goats Insurance by Years**
 - **Development of Poultry Insurance by Years**
 - **Development of Aquaculture Insurance by Years**

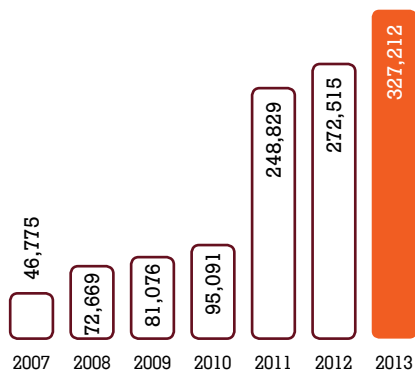
Development of the Crop Insurance by Years



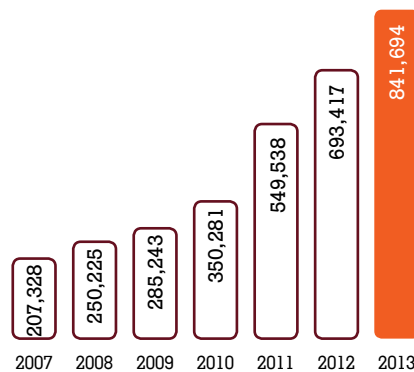
Share of the Crop Insurance within Total Premium Production (2013 %)



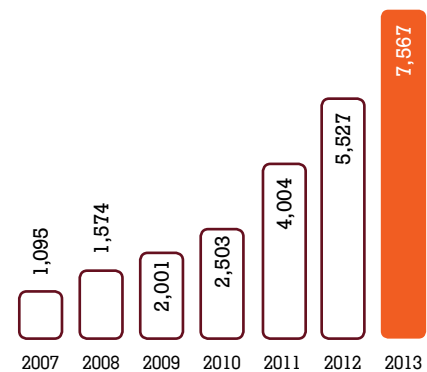
Premium Production (TL thousand)



Number of Policies (Piece)



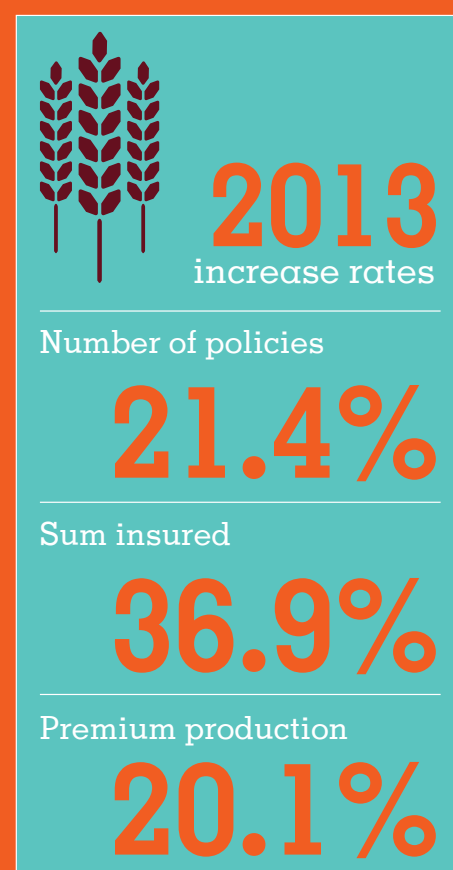
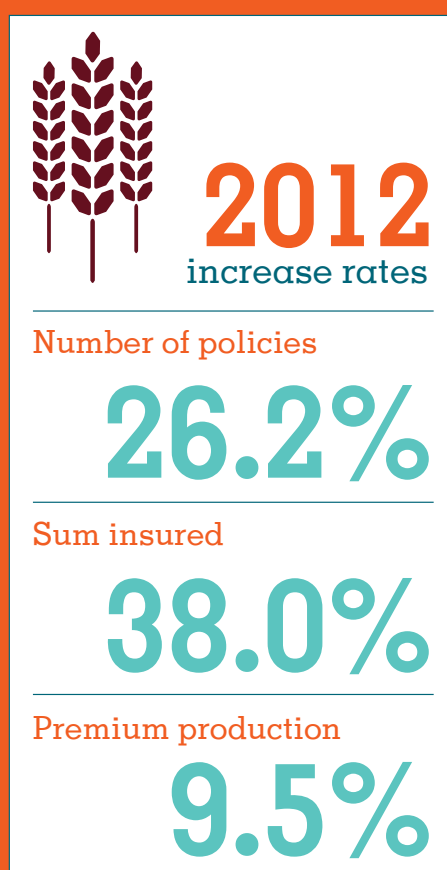
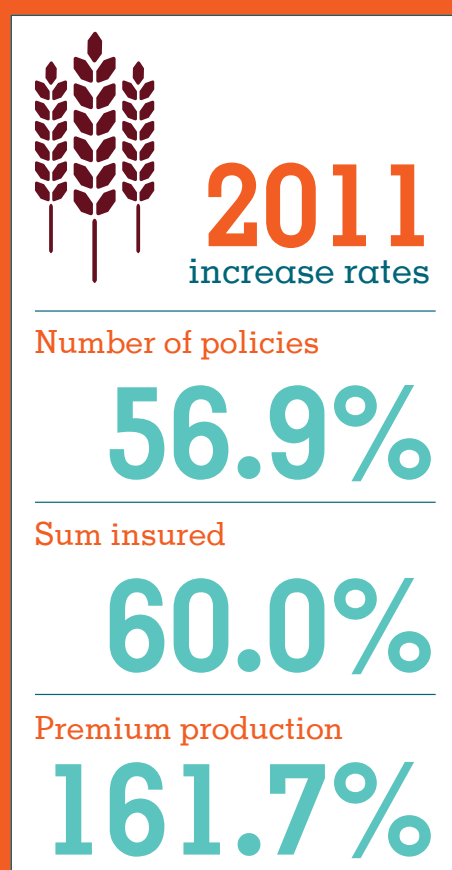
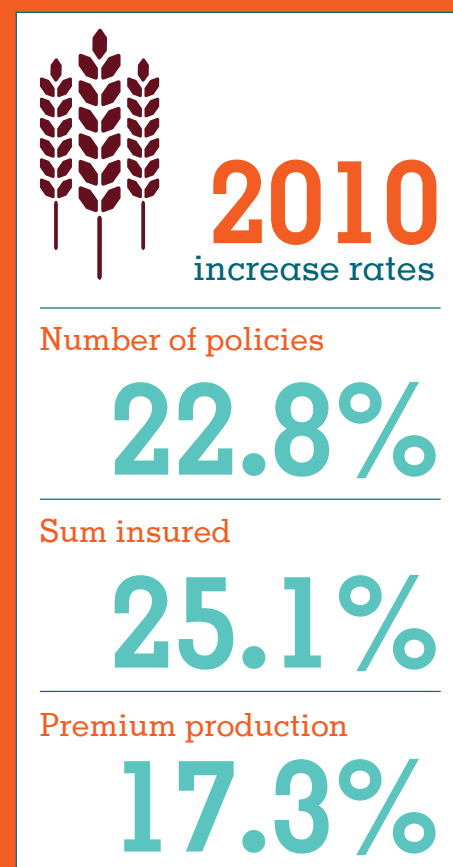
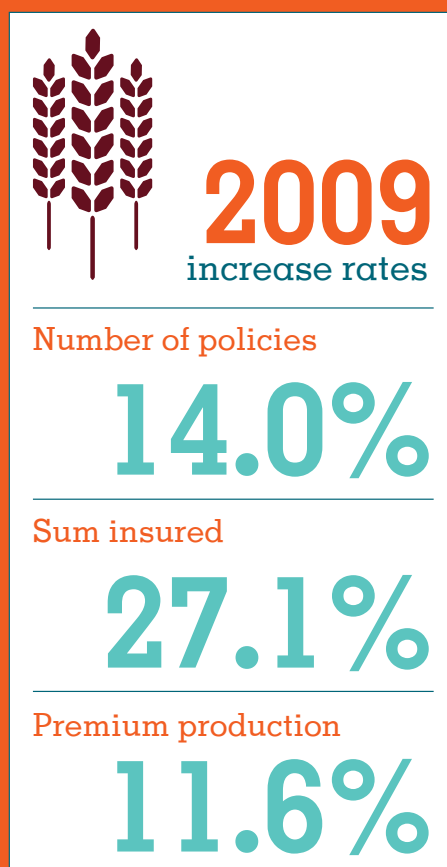
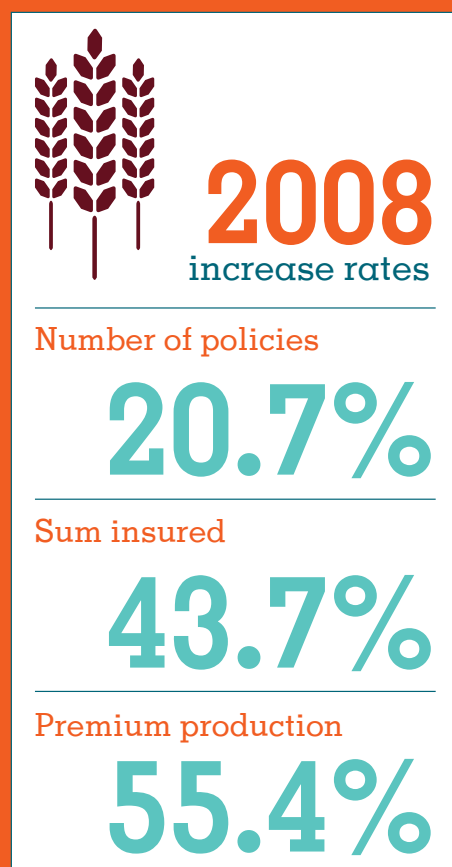
Sum Insured (TL million)



Insurance Coverage and Insured Risks

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.

2006 - 2007*

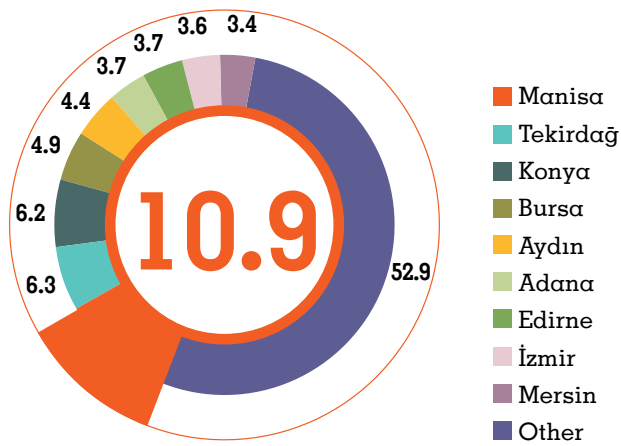


(*) As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

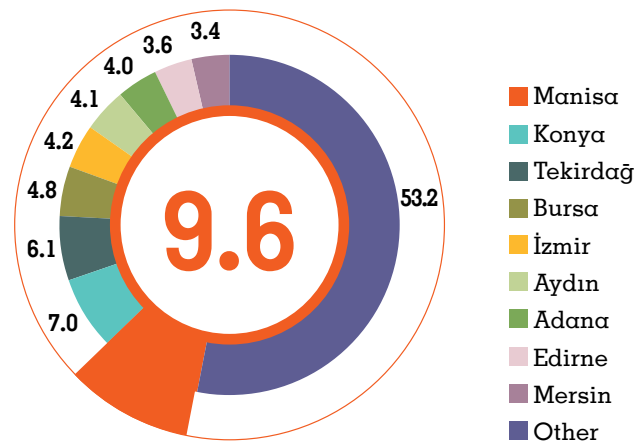
Crop Insurance

Sum Insured by Province

**Sum Insured
by Province
2012 %**



**Sum Insured
by Province
2013 %**

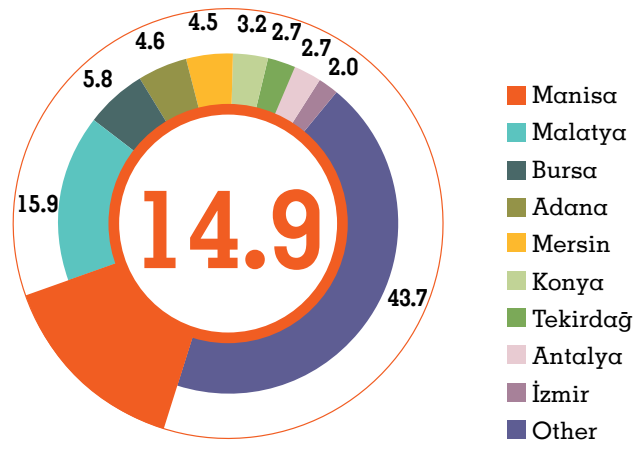


Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Manisa	602,962,158	10.9	725,154,193	9.6	20.3
Konya	341,123,274	6.2	532,019,307	7.0	56.0
Tekirdağ	349,899,593	6.3	460,134,899	6.1	31.5
Bursa	271,719,129	4.9	361,193,519	4.8	32.9
İzmir	200,336,640	3.6	314,456,278	4.2	57.0
Aydın	240,614,210	4.4	310,031,085	4.1	28.8
Adana	204,244,691	3.7	304,303,824	4.0	49.0
Edirne	202,950,108	3.7	274,833,735	3.6	35.4
Mersin	186,320,230	3.4	255,263,051	3.4	37.0
Ankara	169,683,175	3.1	245,777,651	3.2	44.8
Mardin	115,740,572	2.1	242,480,479	3.2	109.5
Diyarbakır	159,661,543	2.9	214,148,901	2.8	34.1
Denizli	125,696,411	2.3	195,888,739	2.6	55.8
Balıkesir	159,684,668	2.9	177,626,954	2.3	11.2
Şanlıurfa	114,487,206	2.1	160,451,087	2.1	40.1
Others	2,081,775,528	37.5	2,792,917,938	37	34.2
Grand Total	5,526,899,136	100.0	7,566,681,641	100.0	36.9

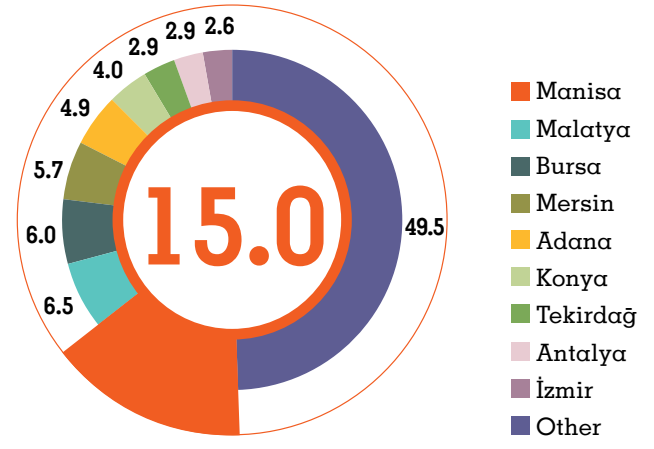
Crop Insurance

Premium Production by Province

Premium Production by Province 2012 %



Premium Production by Province 2013 %

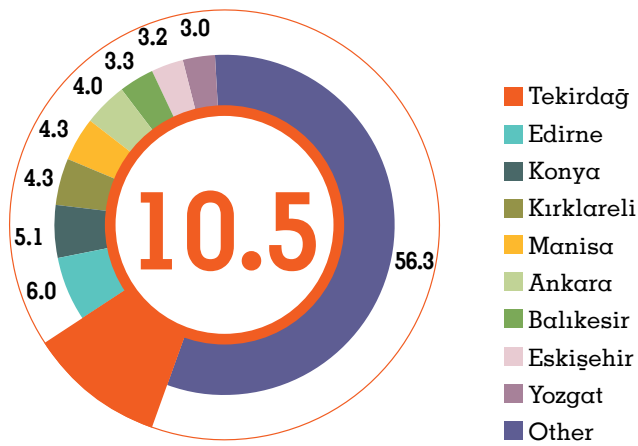


Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Manisa	40,739,198	14.9	48,973,126	15.0	20.2
Malatya	43,365,755	15.9	21,157,982	6.5	-51.2
Bursa	15,897,318	5.8	19,600,948	6.0	23.3
Mersin	12,357,867	4.5	18,696,437	5.7	51.3
Adana	12,506,937	4.6	16,115,239	4.9	28.9
Konya	8,799,525	3.2	13,145,101	4.0	49.4
Tekirdağ	7,316,581	2.7	9,560,723	2.9	30.7
Antalya	7,362,336	2.7	9,354,178	2.9	27.1
İzmir	5,402,788	2.0	8,622,458	2.6	59.6
Diyarbakır	6,505,633	2.4	8,610,071	2.6	32.3
Denizli	5,943,439	2.2	8,548,068	2.6	43.8
Aydın	6,433,849	2.4	7,972,087	2.4	23.9
Isparta	5,423,303	2.0	7,528,163	2.3	38.8
Edirne	6,004,828	2.2	7,362,545	2.3	22.6
Mardin	3,282,432	1.2	7,219,390	2.2	119.9
Others	85,173,231	31.3	114,745,536	35.1	34.7
Grand Total	272,515,020	100.0	327,212,053	100.0	20.1

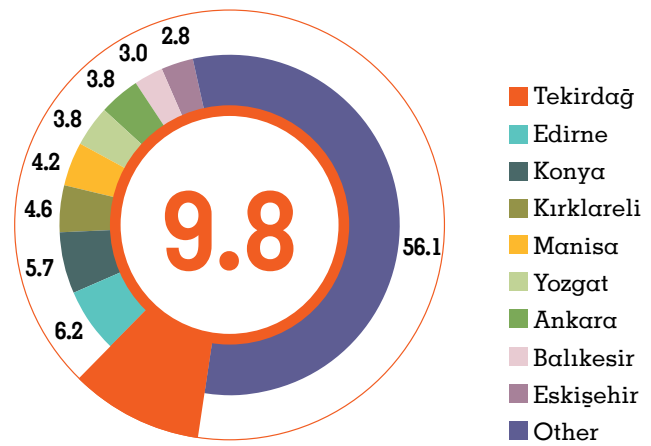
Crop Insurance

Number of Policies by Province

**Number of Policies
by Province
2012 %**



**Number of Policies
by Province
2013 %**

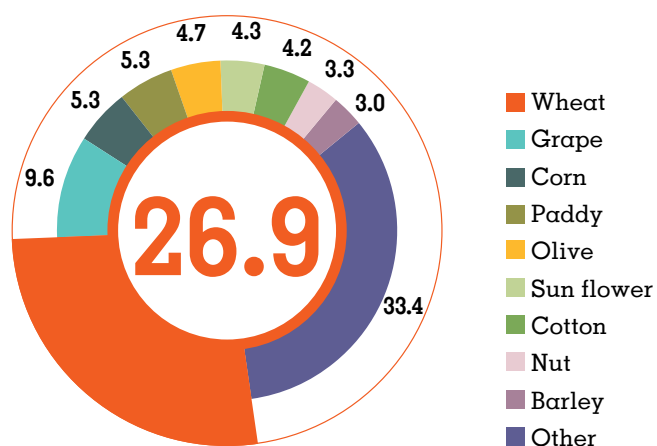


Name of Province	2012 (Piece)	2012 (%)	2013 (Piece)	2013 (%)	Change (%)
Tekirdağ	72,676	10.5	82,281	9.8	13.2
Edirne	41,878	6.0	51,777	6.2	23.6
Konya	35,534	5.1	47,909	5.7	34.8
Kırklareli	30,018	4.3	38,304	4.6	27.6
Manisa	29,561	4.3	34,999	4.2	18.4
Yozgat	20,621	3.0	31,749	3.8	54.0
Ankara	27,655	4.0	31,677	3.8	14.5
Balıkesir	22,905	3.3	25,667	3.0	12.1
Eskişehir	22,453	3.2	23,956	2.8	6.7
Bursa	18,187	2.6	21,802	2.6	19.9
Afyon	15,678	2.3	20,881	2.5	33.2
Kırşehir	19,582	2.8	20,791	2.5	6.2
Diyarbakır	18,052	2.6	20,431	2.4	13.2
İzmir	14,343	2.1	19,916	2.4	38.9
Aydın	19,049	2.7	19,872	2.4	4.3
Others	285,225	41.2	349,682	41.3	22.6
Grand Total	693,417	100.0	841,694	100.0	21.4

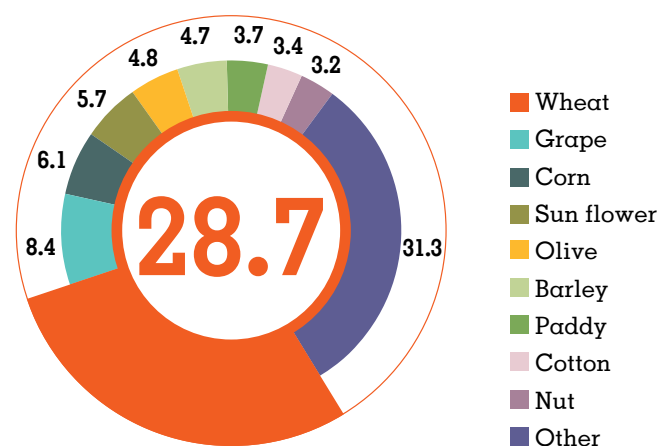
Crop Insurance

Sum Insured by Crop Type

**Sum Insured
by Crop Type
2012 %**



**Sum Insured
by Crop Type
2013 %**

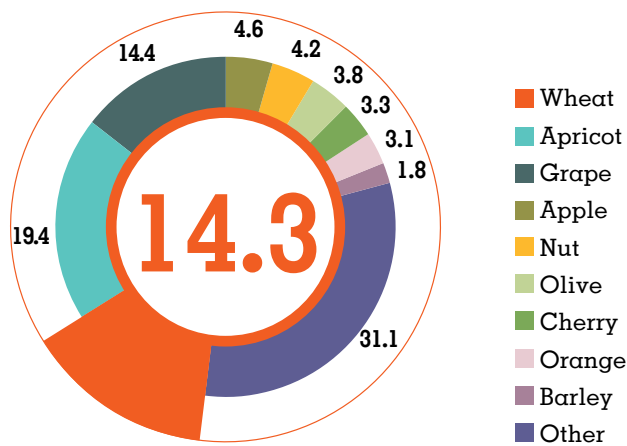


Crop Type	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Wheat	1,485,856,604	26.9	2,173,172,638	28.7	46.3
Grape	531,416,169	9.6	635,572,642	8.4	19.6
Corn	292,333,506	5.3	457,886,894	6.1	56.6
Sun flower	239,846,622	4.3	432,535,295	5.7	80.3
Olive	259,783,099	4.7	364,167,482	4.8	40.2
Barley	165,361,923	3.0	354,958,148	4.7	114.7
Paddy	294,412,464	5.3	281,419,253	3.7	-4.4
Cotton	233,004,963	4.2	260,294,005	3.4	11.7
Nut	179,925,703	3.3	240,703,937	3.2	33.8
Apple	156,129,947	2.8	236,838,571	3.1	51.7
Orange	139,713,385	2.5	170,473,731	2.3	22.0
Corn (for forage)	85,557,686	1.5	169,592,000	2.2	98.2
Tomato	106,356,725	1.9	157,051,427	2.1	47.7
Apricot	191,043,248	3.5	155,088,037	2.0	-18.8
Mandarin	115,030,813	2.1	151,053,584	2.0	31.3
Others	1,051,126,279	19.1	1,325,873,995	17.6	26.1
Grand Total	5,526,899,136	100.0	7,566,681,641	100.0	36.9

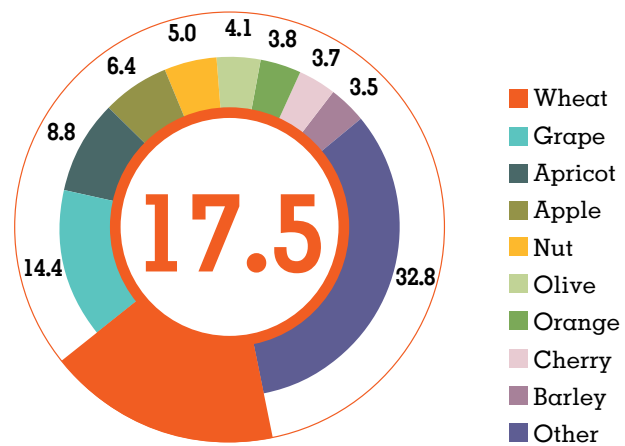
Crop Insurance

Premium Production by Crop Type

**Premium Production
by Crop Type
2012 %**



**Premium Production
by Crop Type
2013 %**

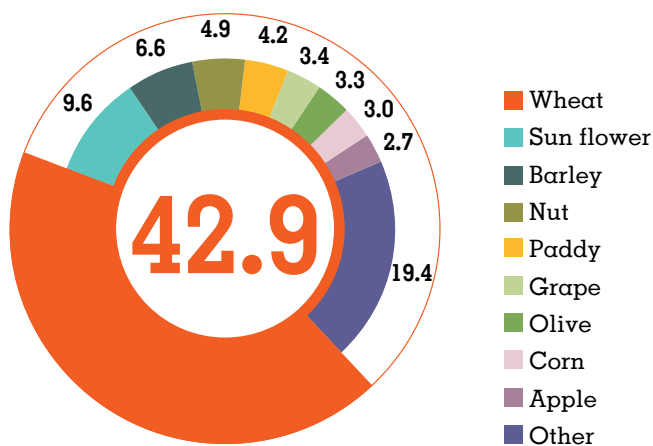


Crop Type	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Wheat	38,856,041	14.3	57,333,332	17.5	47.6
Grape	39,308,732	14.4	46,964,449	14.4	19.5
Apricot	52,985,150	19.4	28,635,555	8.8	-46.0
Apple	12,557,018	4.6	20,946,217	6.4	66.8
Nut	11,566,419	4.2	16,400,341	5.0	41.8
Olive	10,339,710	3.8	13,374,495	4.1	29.4
Orange	8,543,836	3.1	12,372,096	3.8	44.8
Cherry	8,958,861	3.3	11,986,534	3.7	33.8
Barley	4,920,276	1.8	11,396,650	3.5	131.6
Corn	5,706,613	2.1	9,181,777	2.8	60.9
Paddy	9,353,662	3.4	8,738,303	2.7	-6.6
Mandarin	6,548,207	2.4	8,099,804	2.5	23.7
Pear	6,730,035	2.5	7,815,572	2.4	16.1
Sun flower	3,986,892	1.5	7,569,058	2.3	89.8
Tomato	4,943,570	1.8	7,425,324	2.3	50.2
Others	47,210,000	17.4	58,972,544	17.8	24.9
Grand Total	272,515,020	100.0	327,212,053	100.0	20.1

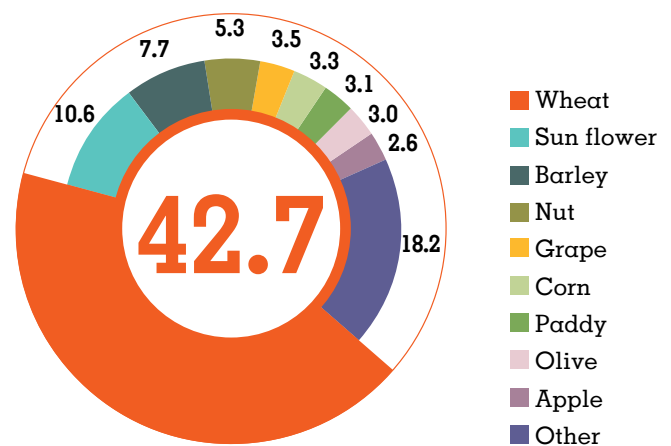
Crop Insurance

Number of Policies by Crop Type

Number of Policies by Crop Type 2012 %



Number of Policies by Crop Type 2013 %

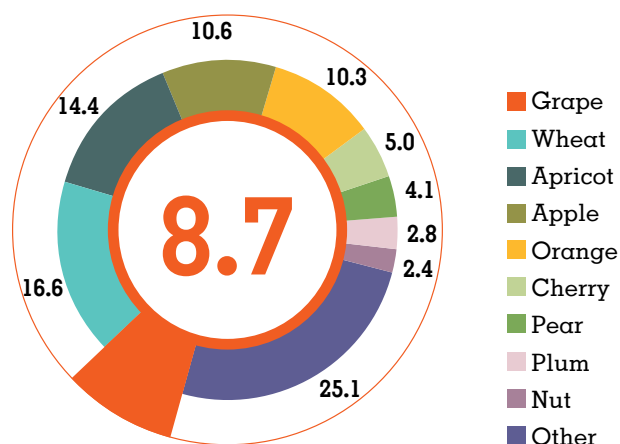


Crop Type	2012 (Piece)	2012 (%)	2013 (Piece)	2013 (%)	Change (%)
Wheat	297,475	42.9	358,993	42.7	20.7
Sun flower	66,461	9.6	89,212	10.6	34.2
Barley	45,586	6.6	64,433	7.7	41.3
Nut	34,084	4.9	44,417	5.3	30.3
Grape	23,795	3.4	29,090	3.5	22.3
Corn	20,899	3.0	27,373	3.3	31.0
Paddy	28,945	4.2	25,708	3.1	-11.2
Olive	22,633	3.3	25,306	3.0	11.8
Apple	18,654	2.7	21,587	2.6	15.7
Corn (for forage)	8,248	1.2	13,679	1.6	65.8
Cotton	11,605	1.7	11,242	1.3	-3.1
Cherry	8,718	1.3	10,325	1.2	18.4
Apricot	13,006	1.9	9,848	1.2	-24.3
Tomato	5,423	0.8	6,518	0.8	20.2
Vicia sativa	4,641	0.7	5,763	0.7	24.2
Others	83,244	11.8	98,200	11.4	18.0
Grand Total	693,417	100.0	841,694	100.0	21.4

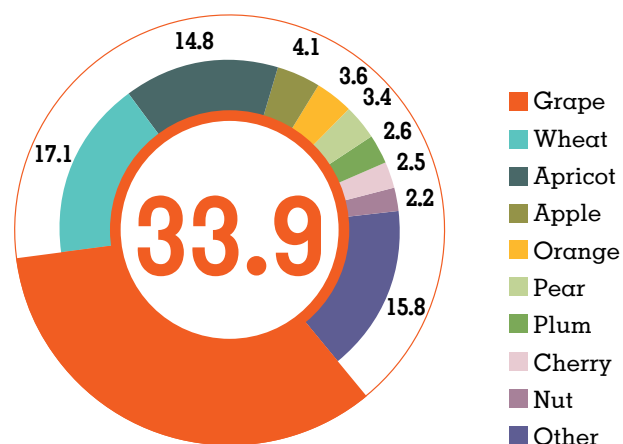
Crop Insurance

Losses Paid by Crop Type

**Losses Paid
by Crop Type
2012 %**



**Losses Paid
by Crop Type
2013 %**

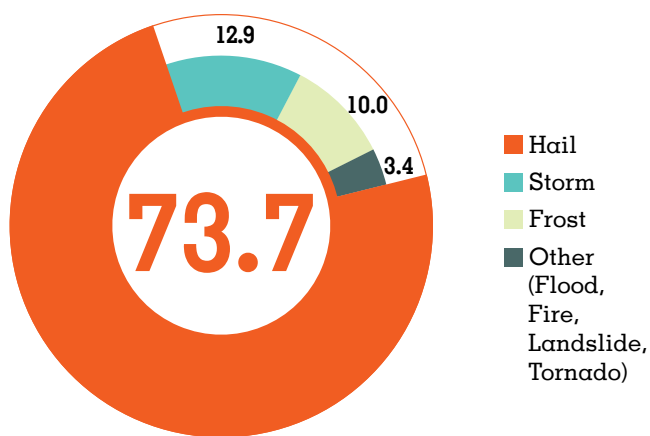


Crop Type	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Grape	9,829,537	8.7	90,454,301	33.9	820.2
Wheat	18,873,870	16.6	45,498,546	17.1	141.1
Apricot	16,335,582	14.4	39,380,793	14.8	141.1
Apple	12,071,877	10.6	10,930,392	4.1	-9.5
Orange	11,708,484	10.3	9,557,267	3.6	-18.4
Pear	4,662,312	4.1	9,042,752	3.4	94.0
Plum	3,132,404	2.8	6,911,037	2.6	120.6
Cherry	5,672,286	5.0	6,781,950	2.5	19.6
Nut	2,708,743	2.4	5,740,520	2.2	111.9
Barley	927,885	0.8	4,963,147	1.9	434.9
Watermelon	802,326	0.7	4,628,775	1.7	476.9
Olive	5,116,232	4.5	4,604,090	1.7	-10.0
Peach	1,945,632	1.7	3,657,370	1.4	88.0
Mandarin	1,082,064	1.0	3,233,385	1.2	198.8
Lentil	400,751	0.4	3,059,417	1.1	663.4
Others	18,121,191	16.0	18,050,595	6.8	-0.4
Grand Total	113,391,176	100.0	266,494,336	100.0	135.0

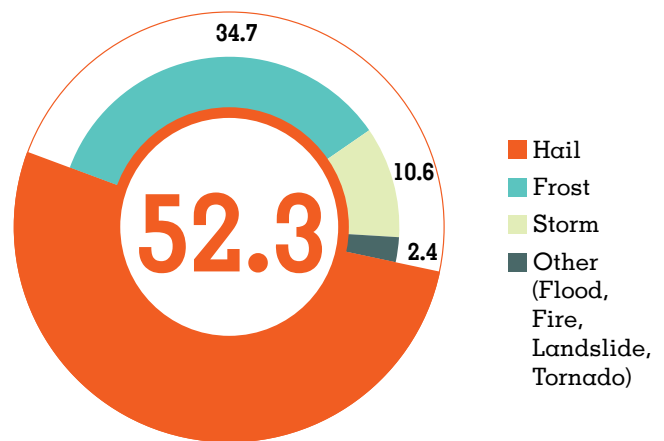
Crop Insurance

Reason of Losses Paid

Reason of Losses Paid
2012 %



Reason of Losses Paid
2013 %

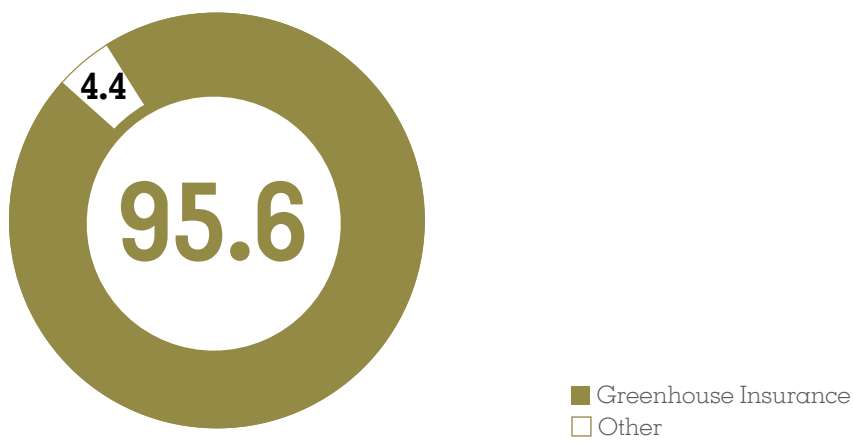


Reason of Loss	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Hail	83,523,496	73.7	139,471,064	52.3	67.0
Frost	11,300,397	10.0	92,511,853	34.7	718.7
Storm	14,591,664	12.9	28,206,431	10.6	93.3
Flood	2,591,500	2.3	5,103,693	1.9	96.9
Fire	1,296,732	1.1	962,197	0.4	-25.8
Landslide	36,268	0.0	169,538	0.1	367.5
Tornado	51,118	0.0	69,559	0.0	36.1
Earthquake	0	0.0	0	0.0	0.0
Grand Total	113,391,176	100.0	266,494,336	100.0	135.0

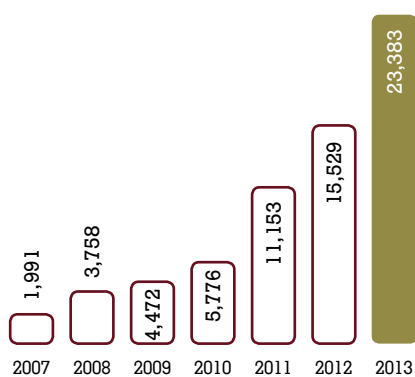
Development of the Greenhouse Insurance by Years



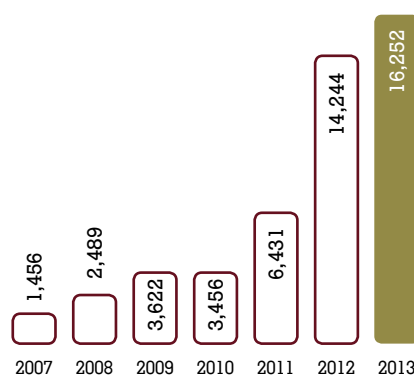
Share of the Greenhouse Insurance within Total Premium Production (2013 %)



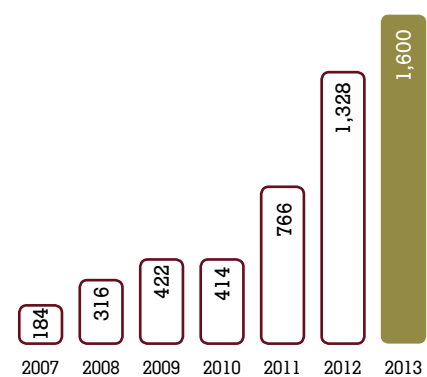
Premium Production (TL thousand)



Number of Policies (Piece)



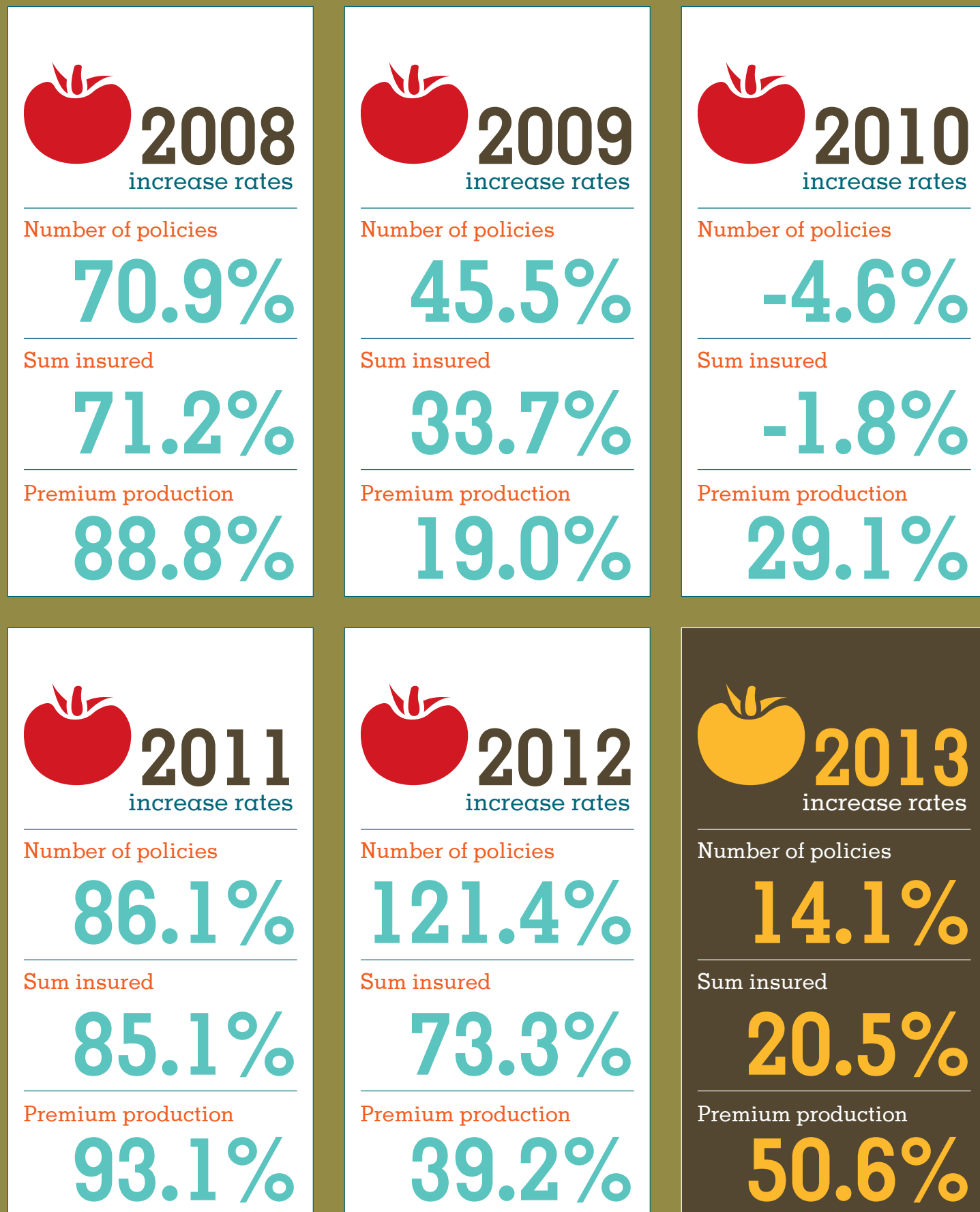
Sum Insured (TL million)



Insurance Coverage and Insured Risks

Quantity losses for crops 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, Landslide and Snow and Hail Weight is subject to risk assessment. In addition, the greenhouse must meet the qualities required.

2006 - 2007*

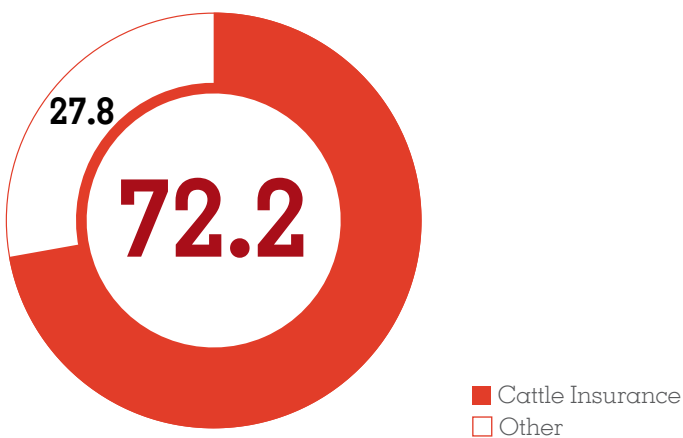


(*) As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

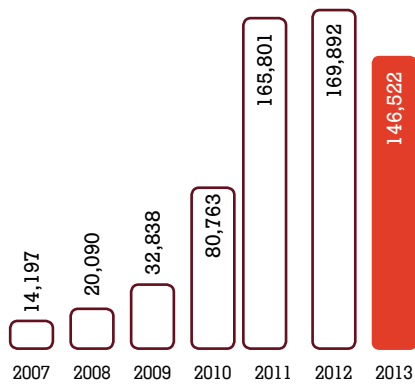
Development of the Cattle Insurance by Years



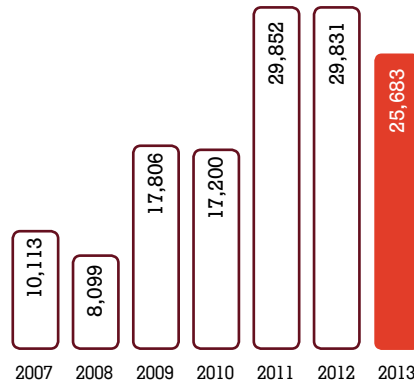
Share of the Cattle Insurance within Total Premium Production (2013 %)



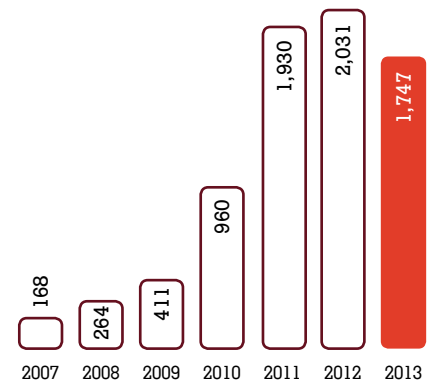
Premium Production (TL thousand)



Number of Policies (Piece)



Sum Insured (TL million)



Insurance Coverage and Insured Risks

Death and emergency slaughters for the dairy cattle and *fattening cattle and buffalos recorded in the Animal Registration System (TURKVET) and "Brucella and Baby Deaths within One Week Following Birth" for dairy cattle due to various 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.

(*) The relevant coverage has been started to be provided as of 2011.

2006 - 2007*

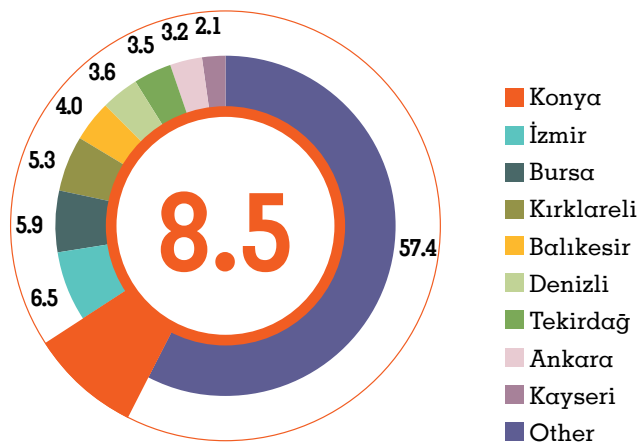


(*) As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

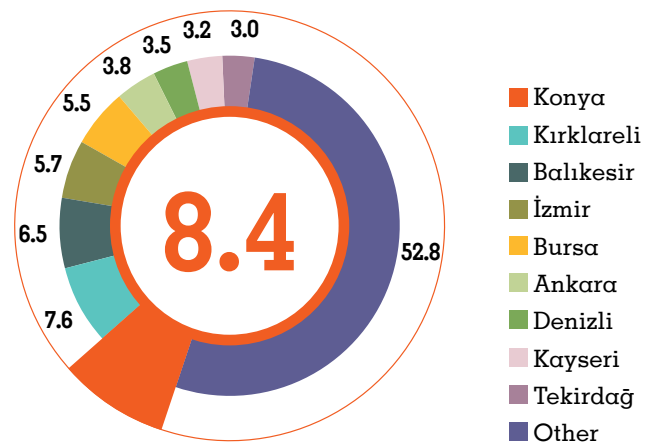
Cattle Insurance

Number of Insured Animals by Province

**Number of Insured Animals by Province
2012 %**



**Number of Insured Animals by Province
2013 %**

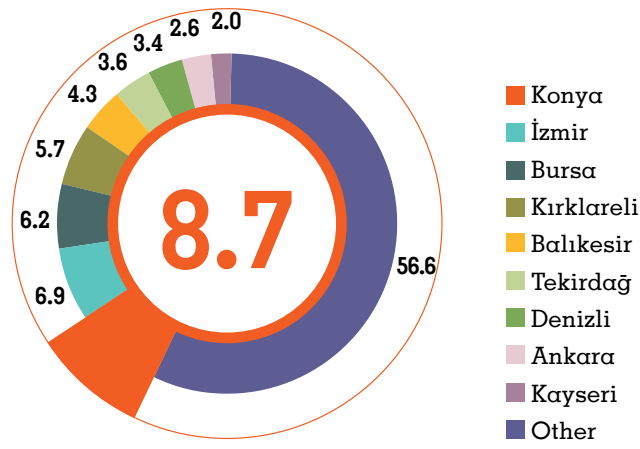


Name of Province	2012 (Head)	2012 (%)	2013 (Head)	2013 (%)	Change (%)
Konya	35,822	8.5	34,099	8.4	-4.8
Kırklareli	22,115	5.3	30,885	7.6	39.7
Balıkesir	16,900	4.0	26,311	6.5	55.7
İzmir	27,326	6.5	22,883	5.7	-16.3
Bursa	24,998	5.9	22,275	5.5	-10.9
Ankara	13,406	3.2	15,277	3.8	14.0
Denizli	15,195	3.6	14,275	3.5	-6.1
Kayseri	8,728	2.1	13,129	3.2	50.4
Tekirdağ	14,564	3.5	12,111	3.0	-16.8
Manisa	11,017	2.6	10,095	2.5	-8.4
Aydın	12,539	3.0	9,738	2.4	-22.3
Gaziantep	10,458	2.5	8,690	2.2	-16.9
Niğde	3,987	0.9	8,485	2.1	112.8
Sivas	7,722	1.8	7,570	1.9	-2.0
Aksaray	8,538	2.0	7,565	1.9	-11.4
Others	186,845	44.6	160,590	39.8	-14.1
Grand Total	420,160	100.0	403,978	100.0	-3.9

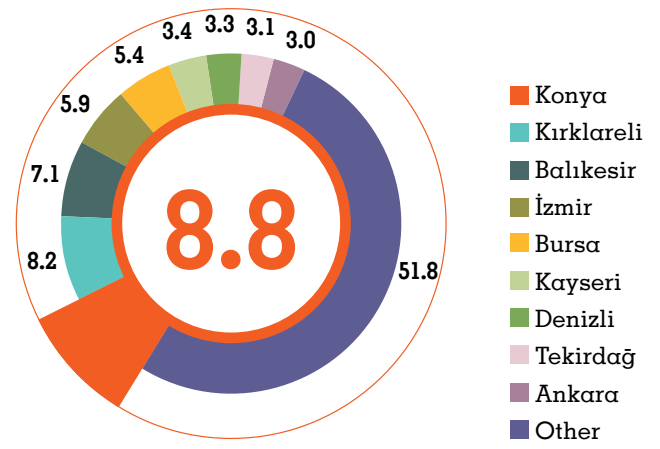
Cattle Insurance

Sum Insured by Province

Sum Insured by Province 2012 %



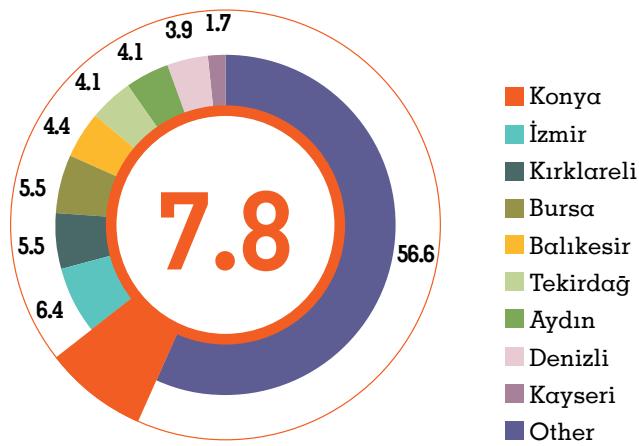
Sum Insured by Province 2013 %



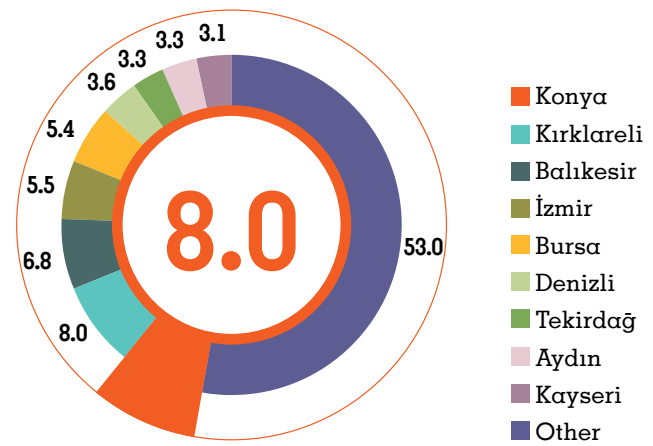
Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Konya	177,183,006	8.7	153,723,551	8.8	-13.2
Kırklareli	116,100,611	5.7	142,719,690	8.2	22.9
Balıkesir	86,459,100	4.3	123,886,161	7.1	43.3
İzmir	139,861,350	6.9	102,537,366	5.9	-26.7
Bursa	126,034,990	6.2	95,080,745	5.4	-24.6
Kayseri	41,045,860	2.0	59,273,894	3.4	44.4
Denizli	68,872,357	3.4	56,848,490	3.3	-17.5
Tekirdağ	73,032,000	3.6	54,847,310	3.1	-24.9
Ankara	52,600,850	2.6	53,036,530	3.0	0.8
Manisa	55,512,587	2.7	46,767,510	2.7	-15.8
Aydın	65,349,420	3.2	46,260,170	2.6	-29.2
Niğde	22,257,841	1.1	41,354,010	2.4	85.8
Gaziantep	55,621,025	2.7	38,442,725	2.2	-30.9
Aksaray	41,017,660	2.0	32,007,400	1.8	-22.0
Sivas	30,694,455	1.5	30,514,160	1.7	-0.6
Others	879,336,987	43.4	669,684,283	38.4	-23.8
Grand Total	2,030,980,099	100.0	1,746,983,995	100.0	-14.0

Cattle Insurance Premium Production by Province

Premium Production by Province 2012 %



Premium Production by Province 2013 %

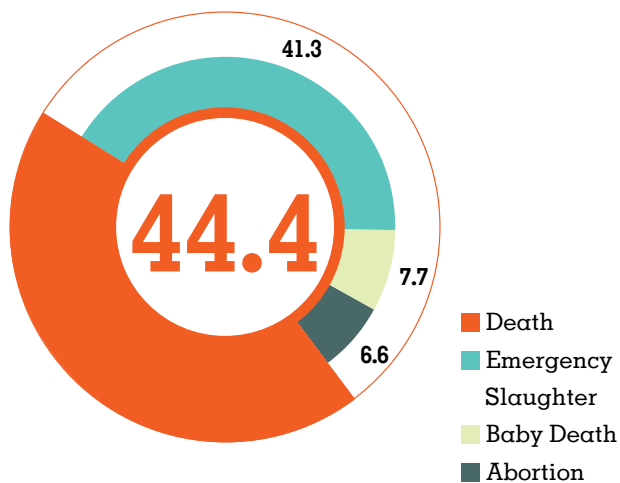


Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Konya	13,175,245	7.8	11,695,404	8.0	-11.2
Kırklareli	9,265,476	5.5	11,649,176	8.0	25.7
Balıkesir	7,402,594	4.4	9,949,799	6.8	34.4
İzmir	10,878,747	6.4	8,110,073	5.5	-25.5
Bursa	9,361,037	5.5	7,871,879	5.4	-15.9
Denizli	6,557,864	3.9	5,295,931	3.6	-19.2
Tekirdağ	6,941,675	4.1	4,850,820	3.3	-30.1
Aydın	6,942,744	4.1	4,817,581	3.3	-30.6
Kayseri	2,969,030	1.7	4,539,088	3.1	52.9
Manisa	4,573,453	2.7	3,949,711	2.7	-13.6
Ankara	3,568,947	2.1	3,607,749	2.5	1.1
Gaziantep	4,870,686	2.9	3,565,260	2.4	-26.8
Niğde	1,761,251	1.0	3,229,412	2.2	83.4
Aksaray	4,247,373	2.5	2,894,673	2.0	-31.8
Sivas	2,577,859	1.5	2,521,278	1.7	-2.2
Others	74,797,702	43.9	57,973,979	39.5	-22.5
Grand Total	169,891,684	100.0	146,521,812	100.0	-13.8

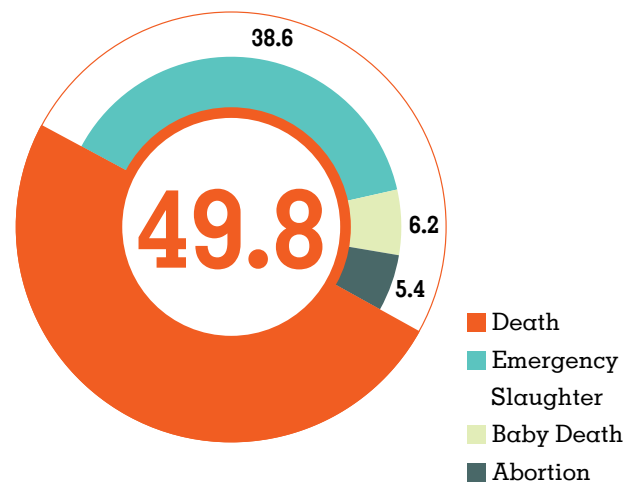
Cattle Insurance

Reason of Losses Paid

Reason of Losses Paid
2012 %



Reason of Losses Paid
2013 %



Reason of Loss	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Death	66,234,301	44.4	64,138,544	49.8	-3.2
Emergency Slaughter	61,668,431	41.3	49,744,558	38.6	-19.3
Baby Death	11,510,405	7.7	7,979,047	6.2	-30.7
Abortion	9,803,586	6.6	6,937,572	5.4	-29.2
Grand Total	149,216,723	100.0	128,799,720	100.0	-13.7

Development of the Sheep and Goats Insurance by Years



Insurance Coverage and Insured Risks

It has been started to be provided in 2011. Death and emergency slaughters of the sheep, goats, rams and billy goats, recorded in the Animal Registration System (TÜRKVET) due to various 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.

 **2013**
increase rates

Number of policies

27.3%

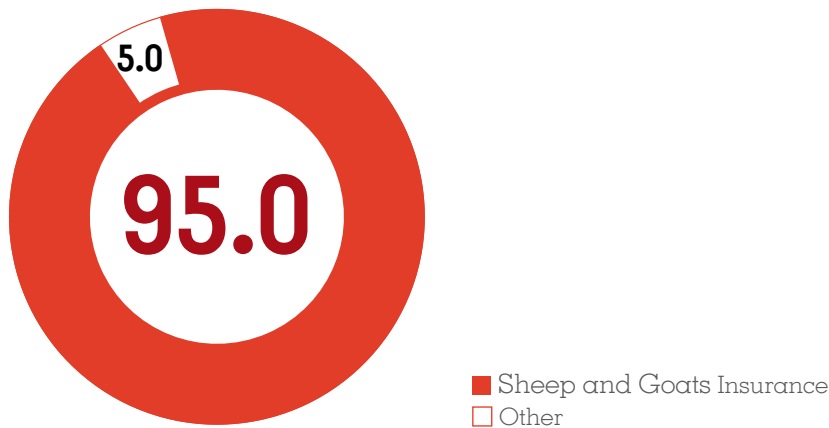
Sum insured

21.1%

Premium production

4.6%

Share of the Sheep and Goats Insurance within Total Premium Production (2013 %)



 **2012**
increase rates

Number of policies

271.8%

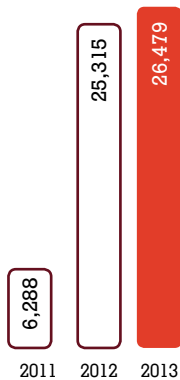
Sum insured

322.2%

Premium production

302.6%

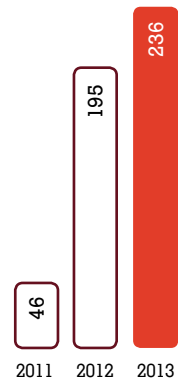
Premium Production (TL thousand)



Number of Policies (Piece)



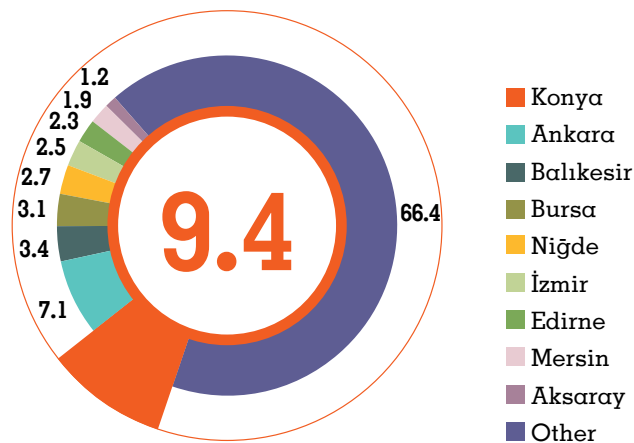
Sum Insured (TL million)



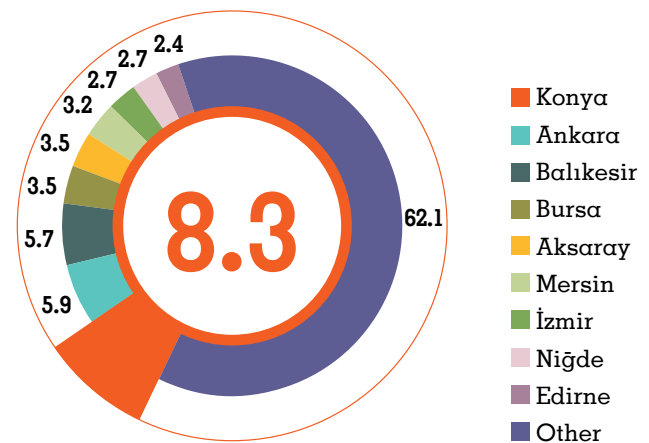
Sheep and Goats Insurance

Number of Insured Animals by Province

Number of Insured Animals by Province
2012 %



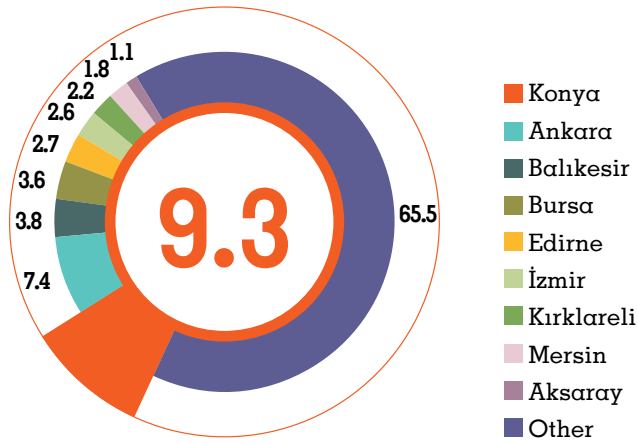
Number of Insured Animals by Province
2013 %



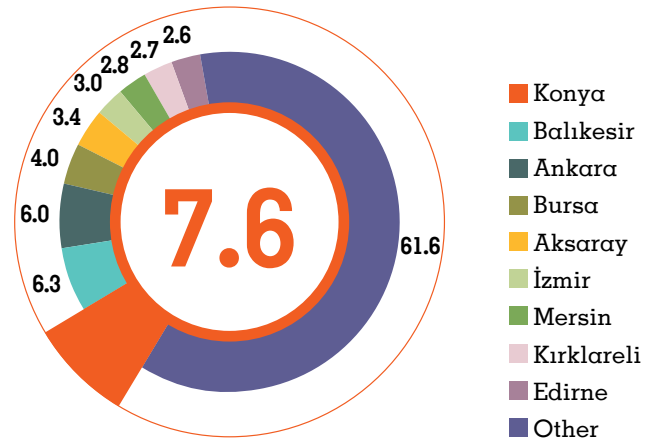
Name of Province	2012 (Head)	2012 (%)	2013 (Head)	2013 (%)	Change (%)
Konya	31,724	9.4	35,229	8.3	11.0
Ankara	23,981	7.1	25,024	5.9	4.3
Balıkesir	11,542	3.4	24,213	5.7	109.8
Bursa	10,543	3.1	14,769	3.5	40.1
Aksaray	3,873	1.2	14,683	3.5	279.1
Mersin	6,310	1.9	13,396	3.2	112.3
İzmir	8,548	2.5	11,532	2.7	34.9
Niğde	9,256	2.7	11,425	2.7	23.4
Edirne	7,812	2.3	10,031	2.4	28.4
Afyon	5,716	1.7	9,955	2.4	74.2
Kırklareli	6,787	2.0	9,607	2.3	41.6
Eskişehir	6,563	1.9	9,185	2.2	40.0
Çanakkale	8,720	2.6	9,171	2.2	5.2
Ağrı	8,340	2.5	9,039	2.1	8.4
Van	5,064	1.5	9,023	2.1	78.2
Others	181,857	54.2	207,255	48.8	14.0
Grand Total	336,636	100.0	423,537	100.0	25.8

Sheep and Goats Insurance Sum Insured by Province

Sum Insured by Province 2012 %



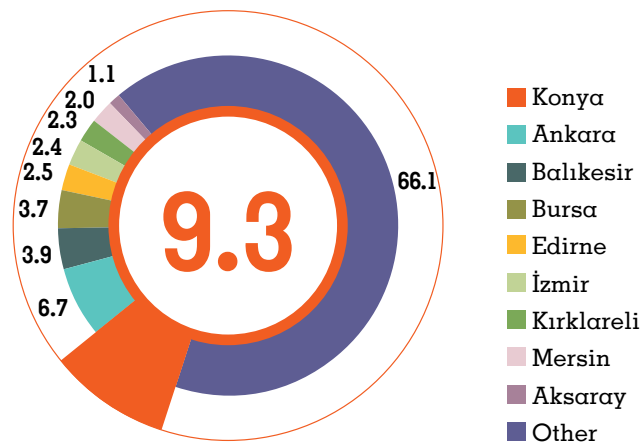
Sum Insured by Province 2013 %



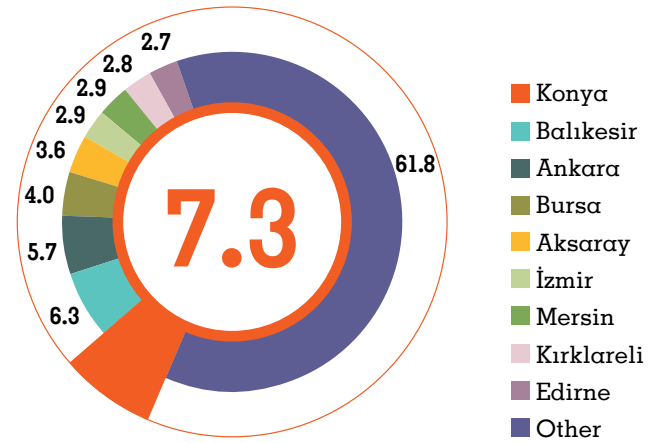
Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Konya	18,117,630	9.3	18,044,885	7.6	-0.4
Balıkesir	7,480,640	3.8	14,959,804	6.3	100.0
Ankara	14,427,680	7.4	14,189,476	6.0	-1.7
Bursa	6,994,208	3.6	9,482,205	4.0	35.6
Aksaray	2,177,100	1.1	8,072,252	3.4	270.8
İzmir	5,152,435	2.6	6,975,241	3.0	35.4
Mersin	3,596,229	1.8	6,592,930	2.8	83.3
Kırklareli	4,242,205	2.2	6,349,662	2.7	49.7
Edirne	5,201,893	2.7	6,211,138	2.6	19.4
Niğde	4,688,425	2.4	6,160,230	2.6	31.4
Çanakkale	5,557,460	2.8	5,686,292	2.4	2.3
Afyon	2,985,051	1.5	5,064,498	2.1	69.7
Ağrı	4,753,105	2.4	4,955,530	2.1	4.3
Eskişehir	3,653,840	1.9	4,866,840	2.1	33.2
Manisa	3,729,525	1.9	4,692,020	2.0	25.8
Others	102,504,994	52.6	114,120,862	48.3	11.3
Grand Total	195,262,420	100.0	236,423,865	100.0	21.1

Sheep and Goats Insurance Premium Production by Province

Premium Production by Province 2012 %



Premium Production by Province 2013 %

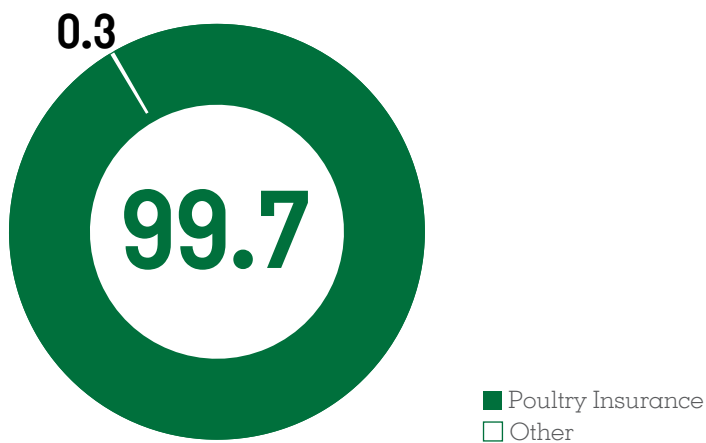


Name of Province	2012 (TL)	2012 (%)	2013 (TL)	2013 (%)	Change (%)
Konya	2,354,669	9.3	1,943,458	7.3	-17.5
Balıkesir	978,944	3.9	1,676,582	6.3	71.3
Ankara	1,688,983	6.7	1,522,426	5.7	-9.9
Bursa	925,646	3.7	1,050,167	4.0	13.5
Aksaray	290,963	1.1	950,433	3.6	226.7
İzmir	619,993	2.4	773,072	2.9	24.7
Mersin	506,158	2.0	758,068	2.9	49.8
Kırklareli	574,766	2.3	741,386	2.8	29.0
Edirne	645,413	2.5	708,256	2.7	9.7
Niğde	595,951	2.4	689,506	2.6	15.7
Çanakkale	726,858	2.9	637,740	2.4	-12.3
Afyon	408,132	1.6	572,596	2.2	40.3
Manisa	550,724	2.2	561,220	2.1	1.9
Eskişehir	487,009	1.9	547,211	2.1	12.4
Adana	419,370	1.7	531,546	2.0	26.7
Others	13,541,231	53.4	12,815,542	48.4	-5.4
Grand Total	25,314,809	100.0	26,479,208	100.0	4.6

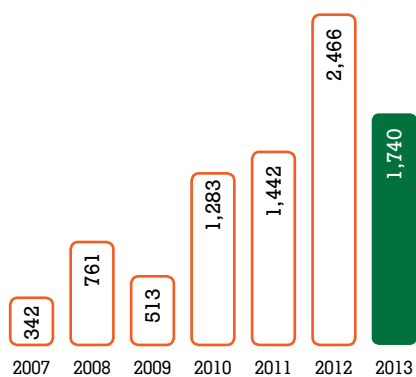
Development of the Poultry Insurance by Years



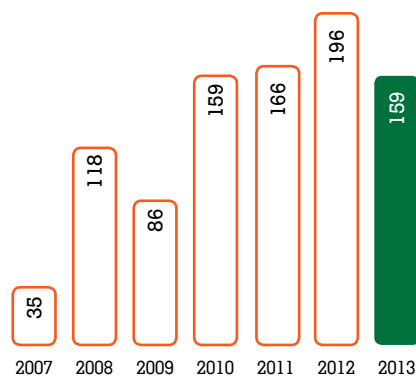
Share of the Poultry Insurance within Total Premium Production (2013 %)



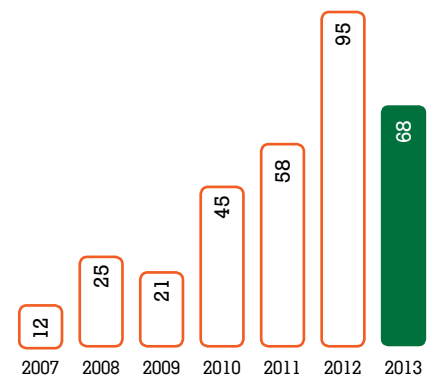
Premium Production (TL thousand)



Number of Policies (Piece)



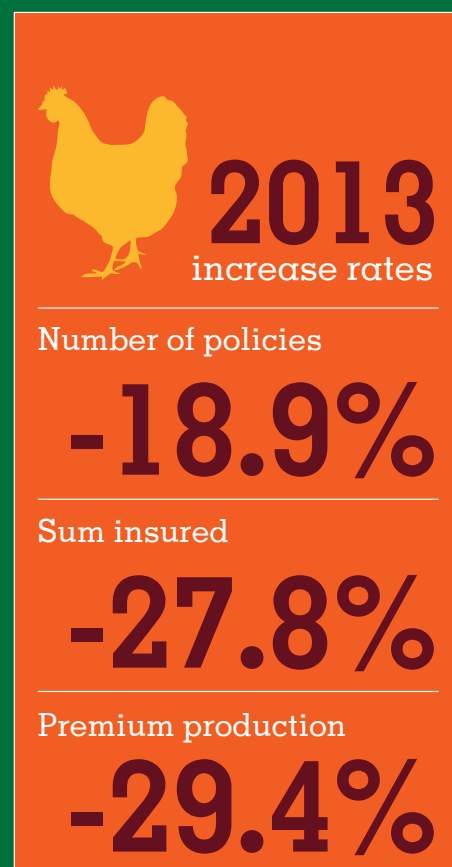
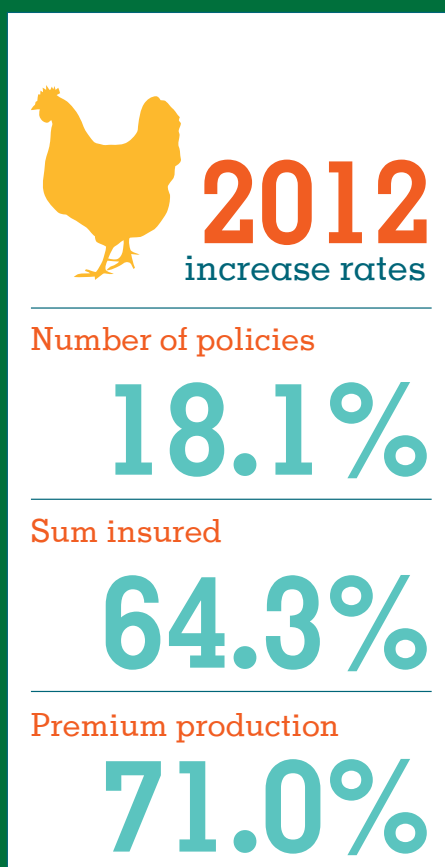
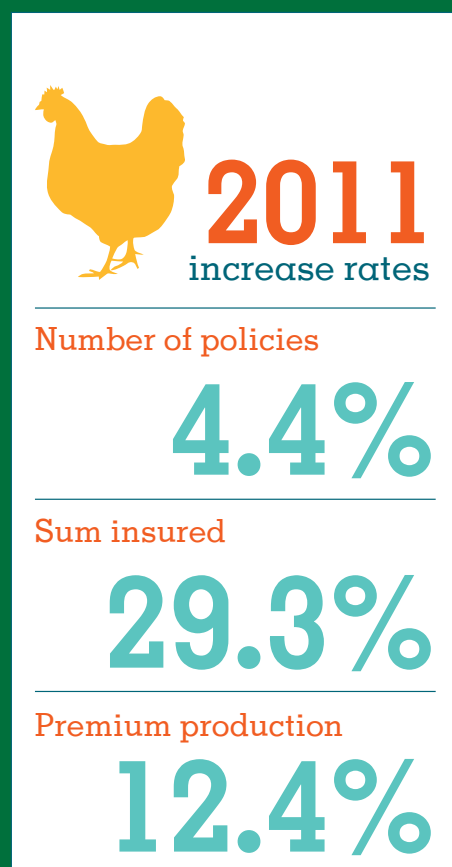
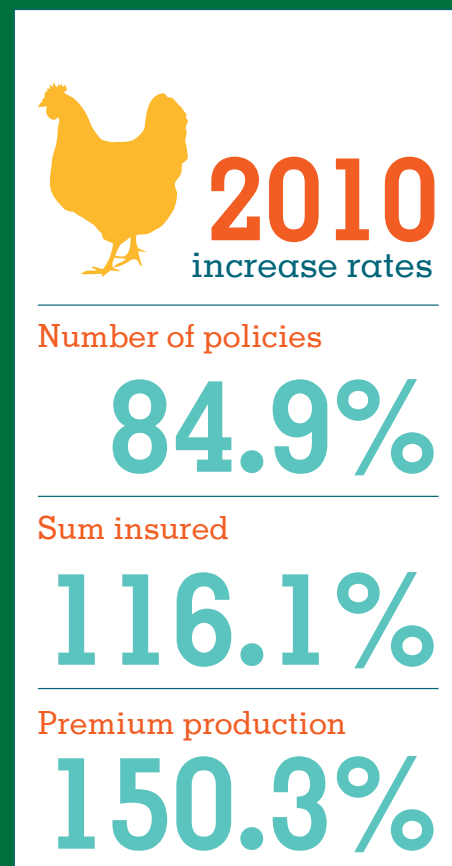
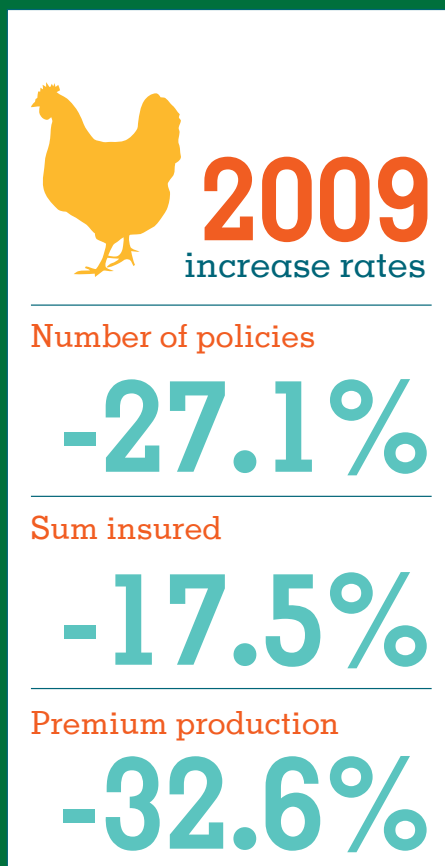
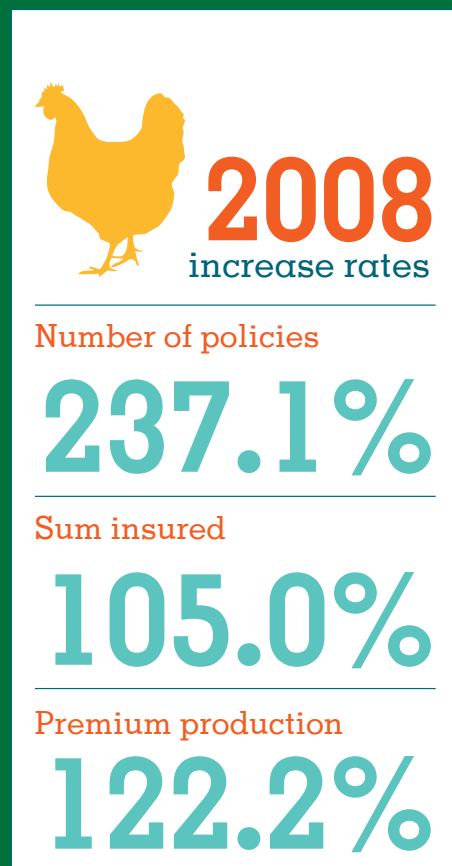
Sum Insured (TL million)



Insurance Coverage and Insured Risks

The cases of death, destruction and emergency slaughter are covered by the insurance for poultry raised at such plants making production in a closed system with bio-safety and hygiene measures taken against poultry diseases, accidents and poisoning, natural disasters, fire and explosion under the General Conditions, Technical Conditions, Tariff and Instructions other than the exceptions written in the General Conditions.

2006 - 2007*

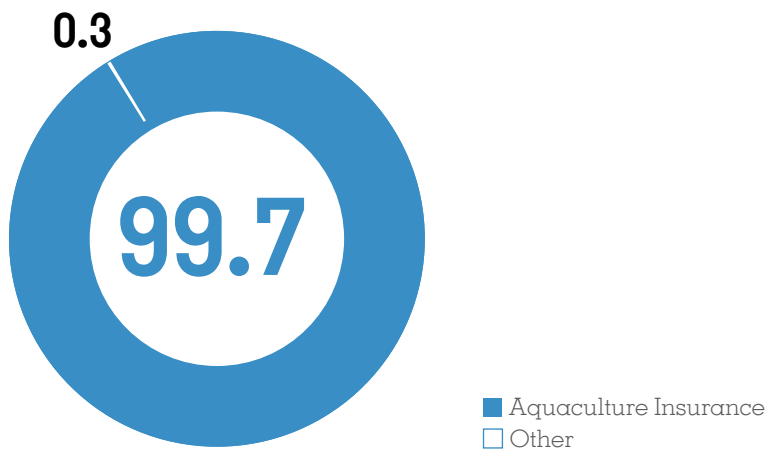


(*) As the production started from the second half of 2006, no comparison was made for 2006-2007 years.

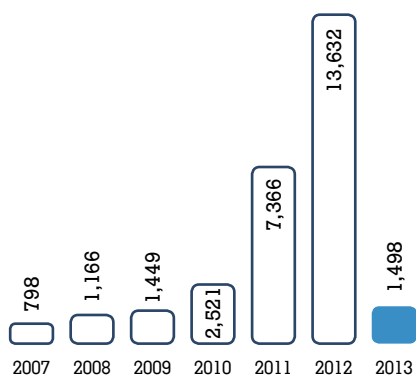
Development of the Aquaculture Insurance by Years



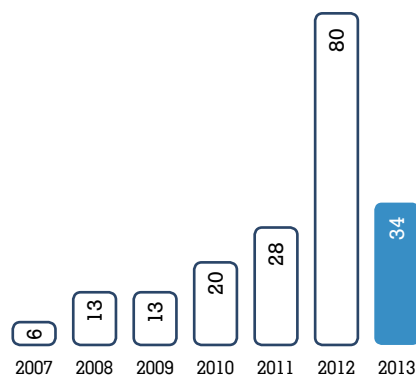
Share of the Aquaculture Insurance within Total Premium Production (2013 %)



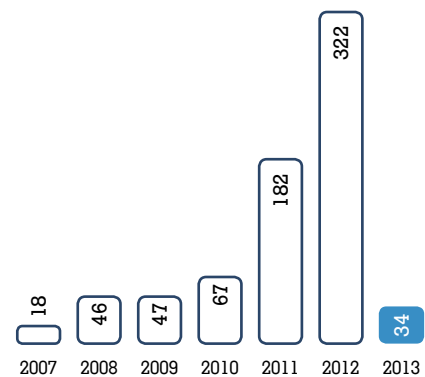
Premium Production (TL thousand)



Number of Policies (Piece)



Sum Insured (TL million)



Insurance Coverage and Insured Risks

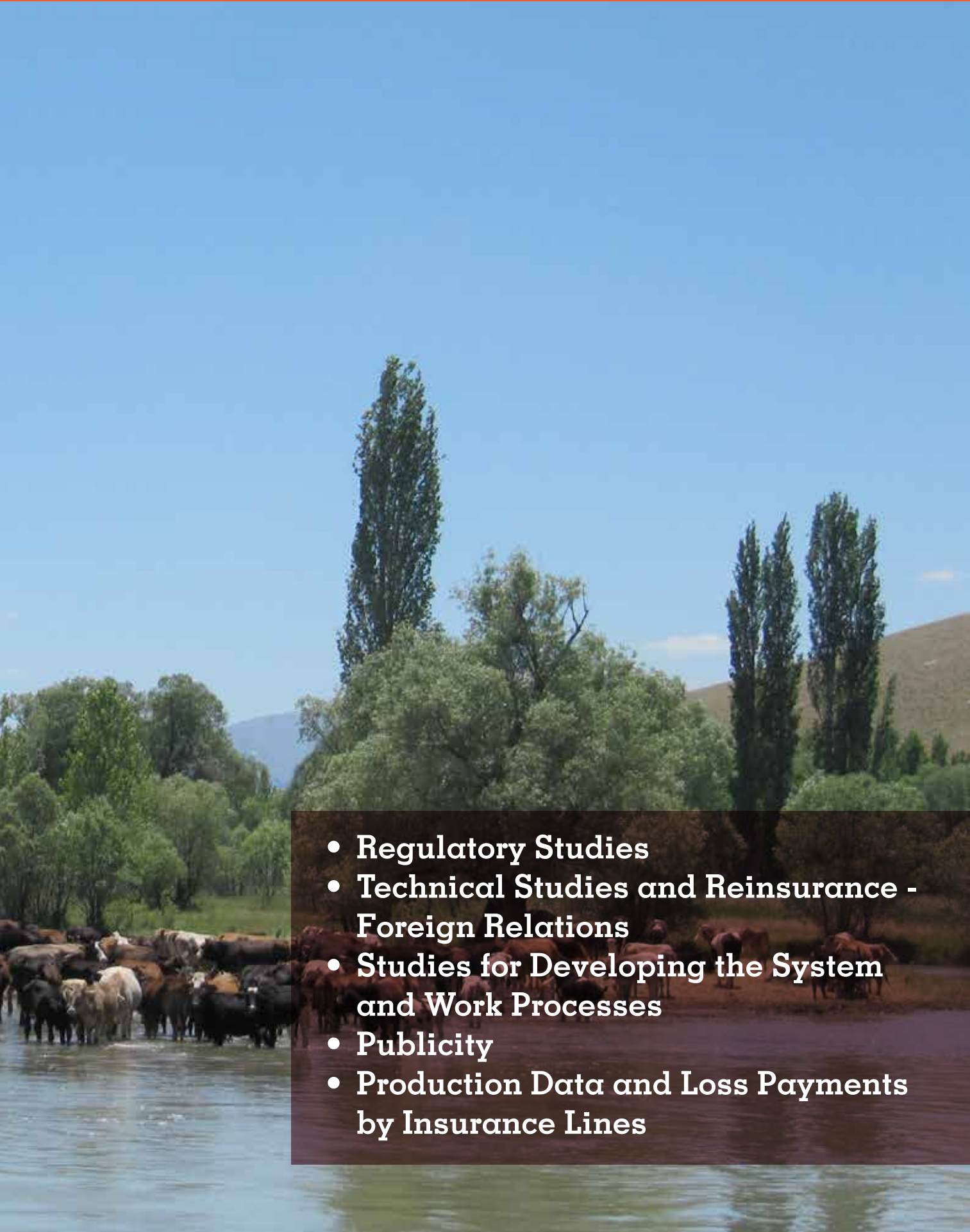
Material losses directly incurred by the insured for salmon, bream, sea bass and tune fish and other insured fish raised in seas and inland waters due to death and physical losses as a result of disease, pollution and poisoning beyond control of the breeder, all natural disasters, accidents, predators, algae bloom etc. are covered by the insurance under the General Conditions, Technical Conditions, Tariff and Instructions.



Activities for the Year 2013



Photograph: Deniz Karahan - Chilling Time



- **Regulatory Studies**
- **Technical Studies and Reinsurance - Foreign Relations**
- **Studies for Developing the System and Work Processes**
- **Publicity**
- **Production Data and Loss Payments by Insurance Lines**

Activities for the Year 2013

Board of Directors of Agricultural Insurance Pool (TARSİM) has met 24 times in 2013 and the decisions taken and studies conducted are described in details below.

1. Regulation Studies

The products and risks to be taken into the scope of guarantee of 2013 were determined by the cabinet with regards to the recommendations made by the Board of Directors of Agricultural Insurance Pool (TARSİM).

Accordingly, as it was in 2012, 50% premium support continues in all insurance lines as well as the additional premium support with a ratio of 1/3 only for the frost risk premium was continued in 2013 in addition to the 50% premium support given to the state supported Crop Insurance.

In accordance with the resolution of the Cabinet adopted in 2012 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 environment for free" the data was continued to be obtained from the relevant Authority in 2013 as well.

The "events not covered" clause included in the Tariffs and Instructions of some insurance lines was taken in the general conditions of the related insurance lines to have integrity.

Agricultural Insurance Pool (TARSİM) has become the "**Member of Insurance Arbitration Commission**" to provide high quality, transparent and objective service, to resolve the discrepancies rapidly arisen from the contract as the people insuring and having advantage of the contract and party who assumes the risk.

2. Technical Studies and Reinsurance - Foreign Relations

Technical Studies

The analyses of the insurance data realized between the years 2006 - 2012 in the Crop Insurance was made based on the crop type, risk and location; the sensitivity classes of the products, threat region codes of the villages, deductibles and co-insurance ratios were reviewed and the necessary changes were realized to be applied in 2013.

The extra premium, started to be applied for frost risk in 2011 over the tariff premium in the application year based on the number of damaged years in the last 5 years of the parcel and the cumulative damage - premium ratio was determined as tables as "charging multiplier" for hail and other risks too and applied in 2013.

Crop Insurance, sensitivity classes of hail and hail quality loss coverage was increased to 20 categories from 15 categories to make more sensitive pricing.

In the citrus fruits and olives, extra premium ratios to be applied when extending the policy period was revised based on the final harvest dates of the products.

In order to make more sensitive analysis for the whirlwind, land slide and earthquake risks, which are in the scope of the Hail Package in Crop Insurance and the premium price of which is not shown in the system, the tariff premium prices were determined and started to be applied as from 2013.

According to the target of extending the scope of insurance, which is one of the most important factors for spreading, developing the agricultural insurance and increasing the insurance ratio and the workshop result report; in order to prepare a data infrastructure for pilot draught insurance program planned to be applied in wheat product:

The geodesy studies were made in the reference parcels in the locations having different elevations in determined counties of Ankara, Diyarbakır, Konya and Tekirdağ provinces and the projects were made for

- seeing the possibility of establishing a healthy database, which can be used based on parcel, village and county,

- researching the usability of the data in Agricultural Insurance Pool (TARSİM) and TARBİL and long term yield values of TÜİK based on counties,
- determining the efficiency of the yield determination method, applied in the existing hail package insurance,
- determining the yield differences in different wheat species under same conditions,

and the yield values belonging to wheat product were measured in situ in the parcels determined in the studies in 2013.

The last policy acceptance dates in fruits in 2013, the necessary revisions were made based on the elevations and 190 sub-regions, determined by the Ministry of Food, Agriculture and Livestock.

The studies for developing Loss Adjustment Counting Forms and Yield Determination Forms of some products were made.

In the Greenhouse Insurance, as a result of the analysis and evaluations made related with the data realized in the previous years, premium prices were detailed based on cover factor, greenhouse risk category and applied deductible and co-insurance ratios were defined in the system based on greenhouse factor and risk category as from 2013. Risk inspection and assessment forms were revised; risk inspection criteria for landslide and snow and hail weight risks were determined.

The premium prices were determined and started to be applied as from 2013 for whirlwind, landslide, earthquake, vehicle impact, snow, and hail weight risks which are in the scope of Greenhouse Insurance but the premium price of which is not shown in the system.

The commission ratios of the insurance lines other than Cattle Insurance were revised in 2012 to be applied as from 2013.

The insurance data realized between 2006 - 2012 in the Cattle Insurance were evaluated; in parallel with this evaluation, the premium price applied for 1 - 6 animals and the risk factors to be applied based on risk categories of provinces were revised.

The insurance data realized in the previous years in the Sheep and Goats Insurance was evaluated and deduction was made in the premium prices and deductible ratios applied based on number of animals.

With regards to the results taken in Cattle, Sheep and Goats Insurances, the “premium adjustment based on loss-premium” table was updated in policy renewals.

In the scope of Geographical Information System studies in 2013:

- Technical training and information were taken for 5 days about the studies made by remote sensing from the Geographical Information Systems Department of the Ministry of Food, Agriculture and Livestock. Besides, attendance was ensured to the promotion and training meeting of the agricultural information system and renewed ÇKS applications, of the ministry, organized in Antalya.
- Die Österreichische Hagelversicherung company was visited in Austria; information was received on CBS applications. Information was received on the QGIS program training given by the CBS experts and interpolation techniques they use in the temperature maps.
- The related departments in the Ministry of Food, Agriculture and Livestock, Ministry of Forestry and Water Affairs, DSI, Meteorology General Directorate, Geography Department of Language, History and Geography Faculty of Ankara University and General Command of Mapping were visited to develop cooperation between organizations, taking information on studies related with CBS and to provide contribution to Agriculture Insurance Pool (TARSİM) and the cooperation possibilities were investigated and participation to the symposiums of related organizations was ensured.

By using the borders of agricultural basins of the Ministry of Food, Agriculture and Livestock, the studies of the parcels belonging to Malatya, Manisa and Keşap county of Giresun City were made based on basin, topographical layers, meteorological long term statistics, previous years’ loss statistics and parcels were evaluated. The studies for establishing risk calculation methodology based on CBS are continued.

Furthermore, the active participation and contribution to the strategic plan studies of Agriculture Insurance Pool (TARSİM) was ensured. 2012 updates of the Strategic Plan were performed.

Technical visits covering applications related with different products in different regions and loss adjustment evaluations were organized for foreign reinsurance companies within 2013. Related with the subject the experts from Munich Re, Hannover Re and Swiss Re, accompanied by authorities from technical department and reinsurance department, visited the Regional Directorates of Manisa, Adana and Bursa. The information on production volume, product pattern, insurance penetration of the Manisa, Adana and Bursa provinces and their counties were transferred in the visits, the observations and evaluations were made related with the applications and loss adjustments in the grape, citrus fruits and apple.

Active attendance was ensured to the meetings stated below such as national and international meeting, conference, symposium, congress, and workshop, in 2013.

- Ministry of Food, Agriculture and Livestock, Agricultural Researches and Policies General Directorate (TAGEM) Horticulture, Field Crops, Cattle and Aquaculture Researches Program Evaluation Meetings - Antalya
- National Cherry Workgroup Meeting - Amasya
- National Walnut Workgroup Meeting - Kastamonu
- National Pistachio and Almond Workgroup Meeting - Siirt
- National Ornamental Plants Congress - Yalova
- State Supported Agriculture Insurances Workshop and Technical Visit - South Africa
- International Loss Adjustment Seminar - Poland
- AIAG, International Loss Adjustment - Hail Loss Adjustment in Canola - Sweden
- AIAG, International Livestock Workgroup Meeting - Netherland
- International Agriculture Insurances Conference - Ukraine
- Geography Information System Applications - Sweden
- International Aquaculture Conference 13 - İstanbul

Reinsurance - Foreign Relations

The second three-year reinsurance agreement expired in December 31st, 2012. The studies were started as from September, 2012 for the new reinsurance agreement.

In the light of the seven year experience, it was decided that the most suitable reinsurance model for transferring the risk is the new proportional reinsurance (quota share). In this scope, Munich Re, provided protection as the leader in the previous years as well as companies such as Swiss Re, Hannover Re and Scor, which have potential of being the leader in agriculture branch were interviewed and after the mutual interviews and intense negotiations for finding economically the most suitable solutions, it was ensured that the agreement is again with the leadership of Munich Re and valid for again 3 years.

Because of the results related with the previous years is interesting for reinsurance companies, a lot of reinsurer have made the request for having share in the reinsurance agreement belonging to 2013 - 2015 years and the companies which had share in the previous years, for increasing their shares. Planning is required for the sharing because there is more demand than the required. Following the briefing meeting organized for insurance companies which provides work to agriculture and wish to participate in risk sharing in 2012, first of all, the request from the companies were taken into account and the agreement was made for these companies undertake 26% of the total risk as retrocessionaire. In addition to the retrocessionaires, national and international companies participated in the remaining part of the risk too. Apart from this renewed three-year reinsurance agreement, excess of loss agreement was made for the part kept by Agriculture Insurance Pool (TARSİM) and containing retrocessionaires. This agreement was realized with very suitable conditions with the participation of leading companies in the world having activities again in agriculture area and with the leadership of Swiss Re.

Technical meetings with leading reinsurer Munich Re were continued across the year. The changes anticipated for 2014 were mutually discussed in these meetings.

Furthermore, upon the request by Munich Re, the final expertise studies of the “frost” and “hail” losses occurred in grape with the land studies in different locations of Manisa was seen on site together with their representatives and participation to the loss adjustment study was ensured.

Again upon the request by Swiss Re, Bursa Regional Directorate was visited with experts and hail loss expertise studies in apple product were seen onsite.

Both the foreign reinsurance companies and brokers and various organizations dealing with agriculture was hosted and briefed on previous year data and issues planned in the next period during the year.

It was ensured that the introductory information on Agriculture Insurance Pool (TARSİM) was included in the foreign publishing originated from Germany and Swiss.

The active participation of representatives of the organizations and institutions from Germany, Australia, Spain and America, related with agricultural insurance was organized to the workshop called "Next 10 Years of State Supported Agricultural Insurances in Turkey" organized in Ankara, with hosting by Agriculture Insurance Pool (TARSİM) under the cover of the Ministry of Food, Agriculture and Livestock and Prime Ministry Undersecretariat of Treasury for conveying their experiences and their approach to the Turkish agricultural insurances system.

The English webpage of Agricultural Insurance Pool (TARSİM) was prepared in the scope that abroad companies can follow the institutional and legal structure and activities of state supported agricultural insurances system in Turkey.

Trainings organized in the country were monitored and active participation to the "Advance Level Reassurance Training" organized by Turkish Insurance Institute Foundation was ensured.

In addition to the studies described above, other activities made in the foreign relations were as below:

- February, the participation of a committee which includes the Members of Board of Directors of Agricultural Insurance Pool (TARSİM), officers from the Ministry of Food, Agriculture and Livestock and Prime Ministry Undersecretariat of Treasury to the "Workshop for State Supported Agricultural Insurances of South Africa" was ensured and a presentation related with state supported agricultural insurances system and applications in Turkey was made, where South Africa Agriculture, Forest and Fishery Ministry, South Africa National Treasury, ABSA Insurance, Africa Munich Re, South Africa Farmers Union, and representatives from insurance companies having activities in agriculture

area. Following this the panel where the questions of the participants were answered was entered. Besides, with regards to the program, it was ensured that the production areas and facilities related with livestock in Johannesburg, Capetown and surrounding regions were studied and South Africa Research Center, Africa Munich Re and ABSA were visited and information sharing on agriculture and agricultural insurances in South Africa was made.

- In March, it was organized that the Board of Directors of Agricultural Insurance Pool (TARSİM), together with the representatives from the Ministry of Food, Agriculture and Livestock was entered and a presentation related with state supported agricultural insurances and applications in Turkey was performed in the international agricultural insurances organized in Ukraine.
- Participation was ensured to the conference called "International Aquaculture Insurances and Risk Management 13" realized in Istanbul in April and the presentation titled state supported aquaculture insurances in Turkey was performed.
- In April, participation to the meeting "Cattle Insurances Workgroup" of International Association of Agricultural Production Insurers (AIAG), in Nederland was ensured and a presentation with the subject of Cattle Insurances in Turkey was made.
- In May, Board of Directors Meeting 123 of International Association of Agricultural Production Insurers (AIAG), which has activities since 1951 and has members from 31 countries, was hosted, where members from Austria, Italy, Nederland, France, Germany, Spain and Sweden participated.
- In June, the attendance of related departments to the seminar of "Loss Adjustment Techniques in Crops" was organized where there is attendance from different countries, organized by Polish Re, Poland reassurance institution and PZU SA insurance company.
- In June, a visit was made to Die Österreichische Hagelversicherung, which is in Vienna, Austria, having activities on agriculture insurances to make technical studies. In the scope of this visit, where there is participation from the Ministry of Food, Agriculture and Livestock, information sharing was made on subjects like agricultural drought insurances and geographical information systems and loss

adjustment methods applied in Austria and existing insurance applications in Turkey.

- In July, participation with representatives from the Ministry of Food, Agriculture and Livestock and Prime Ministry Undersecretariat of Treasury was organized to the seminar for loss adjustment in canola product performed by International Association of Agricultural Production Insurers (AIAG), in Lund, Sweden.
- In July, the committee from China was hosted with Groupama Insurance Company and information conveying on state supported agricultural insurances system in Turkey was ensured.
- In August, participation of the related people to the conference organized in the scope of 150th year activities of Swiss Re was ensured.
- In September, active participation was ensured to the seminar called "Geographical Information System Applications in Agriculture" organized by Swiss Re, where there are participants from different countries.
- In October, upon the request by Hannover Re and Agriculture Reinsurance Consultants companies, a study trip was organized with the participation of Adana Regional Directorate of Agricultural Insurance Pool Management Company (Management Company); information given on the production volume, product pattern and insurance penetration to the officers and it was ensured that hail loss expertise studies in orange and mandarin products was seen onsite.
- In November, Korean reinsurance company and officers of Korean Fishers National Federation were hosted together with London representatives. It was ensured that information was given on the agricultural insurances system, state supported Aquaculture Insurance and aquaculture production volume in the meeting and information was taken on the system and applications applied in Korea.
- In December, the officers from Azerbaijan Ministry of Finance and Azerbaijan Insurance Companies Union were hosted together with Axa Insurance. Information was given on the experiences on establishing agricultural insurances system, operation of the system in Turkey, legal infrastructure, applications, loss adjustment and the production data since the system is established.

3. Studies for Developing the System and Work Processes

The following studies 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 2013.

The Studies for Regulatory Amendments, System Applications and Work Processes

The required system studies were completed for the amendments to the General Conditions, Technical Conditions, Tariff and Instructions determined for the year of 2013 and required revisions were made to the system applications and work processes.

The requests from directorates and companies were evaluated and the requests considered as suitable and beneficial for the system were realized.

Transition to IP station system: The costs of the communication between region directorates of Agricultural Insurance Pool Management Company (Management Company) were decreased. Besides, expert assignment transactions in Cattle Insurances are made through voice calling module.

Bringing the mobile expert project to the tablet environment: Mobile expert projects, started in the previous years and the works of which are continued, has made that it can run on tablet environment and used in the loss adjustments actively during the year

Information and SMS service: Two new services were added to the information obtaining services. Access to Agricultural Insurance Pool (TARSİM) related with any subject can be obtained by filling the form in the internet page. The insured can have summary information on policy and losses through SMS service.

User integration service: Web service was prepared for updating the user information through web in the Agricultural Insurance Pool (TARSİM) system.

Projects

Geographical Information Systems

Project: In order to be able to make the calculation of risks and locational analysis approaches in the geographical information systems in the agricultural insurances, the design and modelling studies of the project started in the previous activity years were completed in 2013 and analyses based on location and product started to be able to be made. In this frame, project based studies were ended and the studies will be continued by extending and widening and passing to the fixed application in 2014.

Work Continuity Action Plan Project:

The action plan was prepared and presented to the top management in order to complete the loss organization in due time and successfully against catastrophic risks which may form accumulated first of all for Crop Insurance within the frame of the works continuity action plan completed in the previous activity year which targets to protect the assets such as power of our organization to do our tasks and continue the activities under all kinds of conditions and situations and with the purpose of continuing the service at an acceptable level against the persons we are responsible for and/or business partners.

The studies for establishing an action plan for the other institutions which are included in the "risk - work - effect analysis" table and posing risk were continued in 2013 and the studies were at the final stage. It is targeted that the studies are completed and presented to top management in the first quarter of 2014.

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.

It was decided that the project is primarily applied as a pilot with the decision of Board of Directors of Agricultural Insurance Pool (TARSİM) in November 24th, 2011, no: 2011 / 23. With regards to the decision, the necessary infrastructure, system, training, and hardware studies were completed and the pilot application of the project was started in Denizli in March 2012.

Within the frame of the RFID project, started in Denizli as a pilot project, 2,000 bolus application transactions and the terms of the policies to which application was made were completed and some are about to be completed. Even if it is not possible to determine that it provides contribution to the loss ratios directly, it is understood that the loss adjustment procedures of the animals to which microchip (bolus) application is made are made more correctly, the authorities of the company to which application is made has obtained auto-control depending on the application, the awareness that they are monitored and checked is formed psychologically in the companies.

Under the light of this information, it is thought that continuing RFID project for the animals insured will be beneficial provided that the number of experts is adequate in at most three provinces to be determined among provinces where loss ratios are very high. Operation, investment and expenditure costs will be separately budgeted and operation process will be determined depending on the three provinces to be determined.

Furthermore, the systematic monitoring of the insured animals in the companies which microchip was integrated and policies are renewed is continued in Denizli.

Activities for the Year 2013



4. Publicity

With the publicity activities realized, the purpose is to reach out more people and to increase the current recognition for the target group and social stakeholders. With the communication activities carried out in 2013, it is intended to:

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

Public Relations and Publicity Studies were performed with regards to the titles below for widening the state supported agricultural insurances in front of producers and other shareholders:

- Publicity and Information Meetings / Representative Loss Payment - Cheque Issue Meetings
- Trainings
- Exhibitions
- Media Relations and Campaigns

Publicity and Information Meetings / Representative Loss Payment - Cheque Issue Meetings

Meetings were held in the districts, villages and towns affiliated to these provinces through the Head Office and Regional Directorate of Agricultural Insurance Pool Management Company for promoting State Supported Agricultural Insurance System and its applications as well as the new applications in 2013.

Furthermore, as in the previous years, some producers whose crops and animals were damaged due to natural risks and recovered losses were come together at various points, symbolic checks were given to them, Representative Loss Payment - Cheque Issue Meetings were organized in 2013 too.

81 provinces were accessed through the meetings organized; 139 briefing and publicity meetings were organized only in 2013.

The provinces accessed through these meetings in 2013 are:

Adana, Amasya, Ankara, Antalya, Aydın, Bursa, Çanakkale, Çorum, Denizli, Düzce, Elazığ, Eskişehir, Giresun, İstanbul, İzmir, Kocaeli, Konya, Kütahya, Malatya, Manisa, Mersin, Muş, Ordu, Sakarya, Samsun, Siirt, Sivas, Tokat, Trabzon, Uşak, Van.

In addition to the producers, representatives of the Provincial and Regional Directorates of Food, Agriculture and Livestock, 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, ceremonies and projects are as follows in addition to the publicity meetings held for the producers:

Photography Contest 2013: From the Objective of Agricultural Insurance Pool Adjuster

A photography contest under the name of "From the Objective of Agricultural Insurance Pool Adjuster" was organized. The contest serves the purpose of bringing the pattern of various agricultural products, animals and farmers having agricultural activity together with the power of photography art by approaching with the perspective of the Agricultural Insurance Pool Adjuster, promoting the Pool Adjusters interested in the photography to this area, using the photographs in printed and visual materials in the scope of publicity of Agricultural Insurance Pool (TARSİM).

The works coming in the photography contest titled "From the Objective of Agricultural Insurance Pool Adjuster", organized second time in 2013 and the application of which continued for 7 months, were announced in the expert meeting organized in Antalya in the first days of 2014.

In the photography contest, first price is given to Ali Fuat Aker, Samsun Crop Insurance Adjuster with the work called "Shepherd with Bicycle", the second price to Gökçe Kahraman Tükenmez, İzmir Crop Insurance Adjuster, with the work called

"Picture 1", third İbrahim Uzun, Nevşehir Livestock Insurance Adjuster, with the work called "Yellow Heat". Honorable mention prizes are given to Deniz Karahan, Kayseri Livestock Insurance Adjuster, with the work called "Chilling Time", Özlem Özar, İzmir Crop Insurance Adjuster, with the work called "Everything is Fine" Esen Dayıcık, İzmir Crop Insurance Adjuster, with the work called "Tobacco Drying" and Ali Özdeş, Aydın Livestock Insurance Adjuster, with the work called "Love of Calves".

National Agriculture and Food Congress, 12

Agricultural Insurance Pool (TARSİM) has attended the National Agriculture and Food Congress, this year 12th of which was organized, by the Turkish Agriculturists Society (TZD) in January 17th, 2013. Information is given to the participants about the operation of the State Supported Agricultural Insurances System in the stand of Agricultural Insurance Pool (TARSİM), the main theme of the congress is "finance problems and solution methods in the agriculture sector", where participants are Agricultural Engineers Chamber, Breeding Cattle Producers Union, Veterinaries Society and a lot of political party chairpersons, producers and citizens.

Insurance Companies Meeting

The agriculture service officers of the insurance companies authorized for preparing agriculture insurance policy were come together to share the applications in the new production year and to make the assessment of the previous year in February 07, 2013. Information on General Conditions, Technical Conditions, Tariffs and Instructions of Stated Supported Agricultural Insurances in 2013, production data as end of 2012 was given and the questions asked by the attendees were answered in the meeting which Mr. Zeki Karakurt, Deputy General Manager of Agricultural Insurance Pool Management Company (Management Company), managers of the related departments and agriculture service officers of the insurance companies attended.

South Africa Technical Study Tour

Attendance was ensured to South Africa State Supported Agricultural Insurances Workshop and Technical Study Tour, covering the Johannesburg and Capetown cities of South Africa between February 21 and March 01, 2013. To the workshop organized by Ministry of Agriculture of South Africa, South African Insurance



Companies Union and ABSA insurance company: Mr. Dr. Ramazan Kadak, Chairman of Agricultural Insurance Pool (TARSİM), Mr. Mehmet Özgün, Deputy General Manager of Agricultural Reform Department of Ministry of Food, Agriculture and Livestock, Mr. Hayri Yılmaz, Agricultural Insurance Workgroup Officer, Mr. Kamil Özdemir, Natural Disasters Workgroup Officer, Mirzaali Sarcan, Specialist from Insurance General Directorate of Prime Ministry Undersecretariat of Treasury, Mr. Zeki Karakurt, Deputy General Manager of Agricultural Insurance Pool Management Company (Management Company), Mr. Ertuğrul Çelik, Crop Insurance Manager, Mr. Orhan Sartepe, Livestock Insurance Manager, Ms. Gamze Us, Foreign Relations and Reinsurance Manager, Mr. Dr. Erol Yalçinkaya, Deputy Technical Manager were attended from Turkey. In the workshop which South Africa Agriculture, Forest and Fishing Ministry, South Africa National Treasury, ABSA Insurance, African Munich Re, South African Farmers Union and representatives of insurance companies having activities in the agriculture area attended in addition to the Turkish committee, after the information given by Mr. Dr. Kadak on the stated supported agricultural insurances system in Turkey, Ms. Us performed a presentation related with the same title and applications and answered the questions of the attendees. The production areas were studied, fruit packaging facilities and livestock farming facilities were visited in Johannesburg, Capetown and surrounding regions in the scope of the schedule. Research center, African Munich Re and ABSA were visited and information sharing on agriculture and agricultural insurances in South Africa was made.

Workshop for The Next 10 Years of The Agricultural Insurances

The Workshop for the next 10 years of the Agricultural Insurances was hosted by the Agricultural Insurance Pool (TARSİM) in Ankara in the charge of the Ministry of Food, Agriculture and Livestock and the Prime Ministry Undersecretariat of Treasury between the dates of April 10-12, 2013. The workshop was organized to evaluate the activities conducted up to now in the framework of the Agricultural Insurances System, implemented by consensus by all parties of the community in 2005 and completed its 7th year currently and examine the reasons for those not conducted and determine the goals for the next 10 years. Deputy Prime Minister Mr. Ali Babacan, Minister of Food,

Agriculture and Livestock Mr. Dr. M. Mehdi Eker as well as the Deputies from various cities, representatives from the Ministry of Food, Agriculture and Livestock, Prime Ministry Undersecretariat of Treasury, the Chairman of The Union of the Turkish Agricultural Chambers Mr. Ş. Şemsi Bayraktar, the Chairman of the Insurance Association of Turkey Mr. Recep Koçak, the Chairman of the Agricultural Insurance Pool (TARSİM) Mr. Dr. Ramazan Kadak, the Board Members of the Agricultural Insurance Pool (TARSİM), the Head of the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Head of the Department of Agricultural Insurances and Natural Disasters Mr. Bekir Engürülü, the Head of the Agricultural Insurances Workgroup Mr. Hayri Yılmaz, the Board Member of Agricultural Insurance Pool Management Company (Management Company) Mr. Mehmet Akif Eroğlu, the General Manager of Agricultural Insurance Pool Management Company (Management Company) Mr. A. Bülent Bora, Deputy General Manager Mr. Zeki Karakurt and representatives from The Turkish Union of Chambers and Commodity Exchanges (TOBB), representatives of various public institutions and agencies, Farmer Organizations, Insurance Companies, Agents, Brokers, Universities, Research Institutes, Non-Governmental Organizations, Professional Chambers, Associations, Foundations, Agricultural Insurance Pool Adjusters, farmers, producers, cultivators from each corner of Turkey, foreign guests and press members participated in the workshop. In the sessions held in the second half of the program started with the protocol speeches on the first day, the valuable academicians participated from various universities of Turkey, journalists, specialists participated in the organization from Switzerland, America, Germany and Spain addressed the agricultural insurance practices in the world with the Turkish Agricultural Insurances System and evaluated the Turkish Agricultural Insurances System in international terms.

The foreign specialists who stated that the agricultural insurances system in Turkey put its signature under serious successes in a very short period emphasized that the System implemented in Turkey achieved a status which is shown as an example among the global agricultural insurances models. On the 2nd day of the workshop, the Group Studies were performed under the titles of Crop Insurance, Livestock Insurance, Greenhouse Insurance and

Aquaculture Insurance and the Workshop Result Declaration was submitted and plaque ceremony took place on the 3rd day.

In the declaration issued at the end of the Workshop realized with an intense schedule and participation, it was announced that the short, medium and long term strategic action plans, covering the years of 2014-2023 and including the issues of, extending the coverage for the crops and disseminating the agricultural insurances on a large base, increasing the insurance rate of the insurable greenhouses recorded in the Greenhouse Registration System in Greenhouse Insurance, increasing the insurance rate in Livestock Insurance, increasing the insurance rate in Aquaculture Insurance, increasing the number of adjusters and quality of adjustment, increasing level of knowledge and awareness of producers in respect of the Agricultural Insurances, developing the R&D activities, increasing efficiency of the record systems in the insurance transactions, increasing the positive effects of the insurance companies and brokers on the system, giving importance to the risk transfer mechanisms, maintenance of the State's excess of premium and loss support, would be prepared and that this plan would be implemented rapidly.

Netherland Livestock Insurances Workgroup Meeting

The Agricultural Insurance Pool (TARSİM) participated in the Livestock Insurances Workgroup Meeting held by International Association of Agricultural Production Insurers (AIAG) in Netherlands at April 17-18, 2013. At the meeting participated by Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Livestock Insurance Manager Mr. Orhan Sartepe, representatives from the countries of Italy, Austria, Germany, Netherlands, Sweden and Spain; information was provided about the Cattle Insurance practices in Turkey and information exchange was made regarding the insurance practices in other countries.

The Activity of Publicity in the Post Offices

The introductory film of the Agricultural Insurance Pool (TARSİM) was shown on the LCD screens in the Post Offices throughout the country as of May 02, 2013 for the purpose of making the State Supported Agricultural Insurances widespread and these displays continued up to September.

Activities for the Year 2013



AIAG 123rd Board Meeting

The Agricultural Insurance Pool (TARSİM) hosted the 123rd Meeting of the Board of Directors of International Association of Agricultural Production Insurers (AIAG) on May 16-17, 2013. Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora who made the opening speech of the Board Meeting participated by the members from Austria, Italy, Netherlands, France, Germany, Spain and Sweden expressed his satisfaction for hosting of the meeting by TARSİM and addressed the production data of the State Supported Agricultural Insurances.

Visit to Manisa by the Minister of Agriculture Mr. M. Mehdi Eker

The Minister of Food, Agriculture and Livestock Mr. M. Mehdi Eker visited the fields damaged from the hail in the districts of Sarıgöl and Alaşehir of Manisa and interviewed with the producers. The Minister Mr. Eker was accompanied by Manisa Governor Mr. Halil İbrahim Daşöz, Manisa Deputies Mr. Hüseyin Tanrıverdi, Mr. Selçuk Özdağ, Mr. Muzaffer Yurttaş, Head of the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Head of the Department of Agricultural Insurances and Natural Disasters Mr. Bekir Engürülü, İzmir Provincial Manager of Food, Agriculture and Livestock Mr. Ahmet Güldal, Manisa Provincial Manager of Food, Agriculture and Livestock Mr. Hasan Çebi, Denizli Provincial Manager of Food, Agriculture and Livestock Mr. Sezgin Kutlu, Alaşehir District Governor Mr. Kemal İnan, Sarıgöl District Manager of Food, Agriculture and Livestock Mr. Mehmet Toy, Agricultural Insurance Pool Management Company (Management Company) Manisa Regional Manager Mr. Fahri Yıldırım, Deputy Regional Manager Mr. Müjdat Çubukçu as well as managers of many governmental authorities and directors of the non-governmental organizations. Mr. Eker examined the vineyard fields damaged from the hail in the Village of Tirazlar, District of Sarıgöl on May 08, 2013 and obtained information about the loss and damage assessments firstly. Then, he interviewed with the injured producers in the Village of Çanakçı, District of Sarıgöl and Village of Subaşı, District of Alaşehir with serious damages. Mr. Eker expressed that they produced the State Supported Agricultural Insurances System for the measures to be taken against natural disasters that the agricultural insurance is very important and the insurance rate of



the damaged fields is 40% which rate must be increased further and he recommended to all producers to benefit from the State Supported Agricultural Insurances System.

Insurance Festival in Geyve

The Insurance Week planned to hold in the last week of May each year, as of 2011 for disseminating the insurance awareness, was celebrated with various events between the dates of May 27-June 02, 2013 this year. The "Insurance Festival" was organized by the Insurance Awareness raising and Publicity Strategy Commission; composed of the representatives of the Prime Ministry Undersecretariat of Treasury, The Union of Chambers and Commodity Exchanges of Turkey (TOBB) and Insurance Association of Turkey and by the Agricultural Insurance Pool (TARSİM) for the producers in the district of Geyve in Sakarya on May 29, 2013.

Geyve District Governor Mr. İdris Akbıyık, District Mayor Mr. Murat Kaya, District Manager of Food, Agriculture and Livestock Mr. Taner Katipoğlu, Agricultural Insurance Pool (TARSİM) Chairman Mr. Dr. Ramazan Kadak, Prime Ministry Undersecretariat of Treasury Insurance General Manager and Agricultural Insurance Pool (TARSİM) Deputy Chairman Mr. Dr. Ahmet Genç, Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora, Head of the General Directorate of Insurance and Agricultural Insurance Pool (TARSİM) Board Member Mr. Murat Kayacı, Deputy Secretary General of the Insurance Association of Turkey and Agricultural Insurance Pool (TARSİM) Board Member Mr. Mehmet Kalkavan, Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Head of the Department of Agricultural Insurances and Natural Disasters Mr. Bekir Engürülü, Agricultural Insurance Workgroup Manager Mr. Hayri Yılmaz, Agricultural Engineer Mr. Ahmet Karloğlu, Agricultural Insurance Pool Management Company (Management Company) Deputy General Manager Mr. Zeki Karakurt, Insurance Awareness Raising and Publicity Strategy Commission Chairman Ms. Gamze Diler, Sakarya Manager of Food, Agriculture and Livestock Mr. Mehmet Erdemir, Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Crop Insurance Manager Mr. Ertuğrul Çelik, Livestock Insurance Manager Mr. Orhan Sartepe, Bursa Regional Manager Mr. H. Ali Taşdemir, Deputy



Regional Manager Mr. H. Hüseyin Yılmaz, representatives of the insurance companies, agents, producers and their children participated in the event organized for disseminating the insurance awareness. At the meeting arranged in the framework of the event, Mr. Bora made a presentation about importance of insurance and structure and scope of the State Supported Agricultural Insurances System in addition to the speeches of Mr. Kaya, Mr. Erdemir, Mr. Akbıyık, Mr. Dr. Kadak, Mr. Dr. Genç.

17th National Cherry - Black Cherry Workgroup Meeting

The Agricultural Insurance Pool (TARSİM) participated in the 17th National Cherry - Black Cherry Workgroup Meeting hosted by the Provincial Directorate of Food, Agriculture and Livestock in Amasya on June 10-11, 2013. Amasya Governor Mr. Celil Öz, Deputy Governor Mr. Hakan Kılıçkaya, Amasya University Rector Mr. Prof. Dr. Metin Orbay, General Directorate of Agricultural Research and Policies (TAGEM) Garden Plants Department Director Mr. Dr. Nejdet Kaplan, Provincial Manager of Food, Agriculture and Livestock Mr. Cahit Gülbay, faculty members, Ministry and private sector representatives participated in the Meeting of the Workgroup constituted in 1997 for institutionalization of the cooperation of the Ministry of Food, Agriculture and Livestock, universities and private sector for the purpose of improving the cherry - black cherry cultivation, processing and marketing sector in Turkey. In the framework of the organization; Agricultural Insurance Pool Management Company (Management Company) Deputy Technical Manager Mr. Dr. Erol Yalçınkaya provided information about the practices of the agricultural insurance in cherry production, interviews were made with the cherry producers and technical trips were arranged to the gardens.

Technical Examination Trip in Vienna

The Agricultural Insurance Pool (TARSİM) visited the firm named Die Österreichische Hagelversicherung operating in the field of agricultural insurances in Vienna, Austria for technical examinations between the dates of June 10-16, 2013. In the scope of the visit participated by the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Head of the Department of Agricultural Insurances and Natural Disasters Mr. Bekir Engürülü, Head of the Agricultural Insurances Workgroup Mr. Hayri Yılmaz,



Agricultural Engineer Mr. Cengiz Topel Yıldırım, Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Crop Insurance Manager Mr. Ertuğrul Çelik, Foreign Relations and Reinsurance Manager Ms. Gamze Us, Information Technologies Manager Mr. Sultan Özbayrak, information was exchanged regarding the agricultural drought insurances and geographical information systems and loss assessment methods implemented in Austria and current insurance practices in Turkey etc.

Soil Feast Celebrations

During the Soil Week celebrated between the dates of June 11-17, 2013, various events were arranged for reinforcing the social awareness on the fact that the soil is a valuable asset which may not be recovered if it is lost and which must be protected and preserved. The Agricultural Insurance Pool (TARSİM) participated in the event arranged at the Ministry of Food, Agriculture and Livestock due to the Soil Feast on June 16, 2013. The Minister of Food, Agriculture and Livestock Mr. M. Mehdi Eker, who made the opening speech in the event, emphasized that they met in order to comprehend the soil being the source of life, understand the soil, discuss the issues and problems related to soil and seek for solution proposals. Mr. Eker who also mentioned about certain measures taken by them, as a Ministry, to protect the soil added that the Soil Protection and Land Use Law was firstly enacted in Turkey in 2005 and 442 thousand hectares of land were prevented to go beyond agriculture by this Law. On the stand of Agricultural Insurance Pool (TARSİM) in framework of the event, information was provided and questions of the visitors were answered about the operation of the State Supported Agricultural Insurance System.

Loss Assessment Techniques Training in Poland

Agricultural Insurance Pool (TARSİM) participated in the seminar regarding the Techniques of Loss Assessment in Crops organized by the Poland Reinsurance Corporation Polish Re and the insurance company titled PZUSA between the dates of June 17-19, 2013. In the seminar participated by Agricultural Insurance Pool Management Company (Management Company) Deputy Technical Manager Mr. Dr. Erol Yalçinkaya as well as the representatives from Poland, Ukraine, Russia, Romania, Germany, Latvia, Croatia and Israel and the Polish agriculture



adjusters, theoretical and practical training was given regarding the Polish Agricultural Insurances System' s practices, adjuster and adjustment methods.

Examinations in Malatya and Elazığ

Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora performed some examinations about loss adjustment efforts in the cities of Malatya and Elazığ on June 21, 2013. Mr. Bora visited Malatya Food, Agriculture and Livestock Manager Mr. Ali Selvi and Elazığ Agricultural Chamber Chairman Mr. İbrahim Hacıoğulları together with Agricultural Insurance Pool Management Company (Management Company) Malatya Regional Manager Mr. Sabri Akin and Deputy Regional Manager Mr. Bünyamin Kadak and controlled the loss adjustment activities performed in Malatya and interviewed with the adjusters and producers. Mr. Bora also held a meeting for the press members in Malatya and provided information about the loss adjustment activities.

AIAG International Loss Adjustment Organization

The International Loss Adjustment Organization which is realized by the International Association of Agricultural Production Insurers (AIAG) in a country every year took place and was hosted by the Insurance Company titled AGRIA in Lund/Sweden for the canola product between the dates of July 03-05, 2013. 102 specialized representatives from many countries participated in the program in which technical opinions and information intensively occurred in respect of the agricultural insurances and which was also supported by the field practices.

Mr. Ahmet Karloğlu, Mr. Fatih Hacıalibeyoğlu, Mr. Ünal Demir from the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Agricultural Insurances and Natural Disasters Department, Mr. Mirzaali Sarcan from the Prime Ministry Undersecretariat of Treasury, Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Crop Insurance Manager Mr. Ertuğrul Çelik, Adana Deputy Regional Manager Mr. Namik Kemal Cengizoğlu, Manisa Deputy Regional Manager Mr. Müjdat Çubukçu and the Specialist Mr. Cemal Tozkoparan from Tekirdağ Regional Directorate participated in the seminar lasted 2 days.



On the first day of the seminar information was given about the loss adjustment technique and procedure in the canola product .

Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer has been appointed as a member of the Adjusters' Committee by the International Association of Agricultural Production Insurances (AIAG) this year. Information was given about the geographical information system in the agricultural insurances at the committee meeting.

Visit by the Chinese Committee

Groupama Insurance Company China General Manager Mr. Guofu Zong and representatives visited TARSİM on July 18, 2013. At the meeting participated by Groupama Insurance Company Deputy General Manager Mr. Hakan Muştu, Agricultural Credit Cooperatives (TKK) and Associations Responsible Group Coordinator Mr. Sacit Ağca, Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora, Deputy General Manager Mr. Zeki Karakurt, Crop Insurance Manager Mr. Ertuğrul Çelik, Livestock Insurance Manager Mr. Orhan Sarıtepe; Mr. Bora made a presentation regarding the operation of the State Supported Agricultural Insurances System. The Committee's questions about the system were answered.

Berce Farm Day

The Pool participated in the event of "Berce Farm Day", in respect of the Sample Agronomy Practices New Technologies, Productivity, Profitability, Quality and Sustainability Improving Equipment, organized in the city of Muş on July 29, 2013. Agricultural Insurance Pool (TARSİM) Chairman Mr. Dr. Ramazan Kadak, Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora, Muş Food, Agriculture and Livestock Manager Mr. Şükrü Kılıçoğlu, Deputy Manager Mr. Osman Akar, Berce Beraberce Tarımı Geliştiren İşletmeler A.Ş. General Manager Mr. Sinan Gencer, Board Member Mr. Erhan Gencer, Source World Consultant Mr. David Densley, Berce Alparslan Tarım İşletmeleri Manager Ms. Nüfil Yeşilyurt, Agricultural Insurance Pool Management Company (Management Company) Malatya Regional Manager Mr. Sabri Akin, Deputy Regional Manager Mr. Bünyamin Kadak, producers and

Activities for the Year 2013



domestic and foreign representatives participated in the event. In the framework of the event, information was provided and questions of the visitors were answered in respect of operation of the State Supported Agricultural Insurances System.

Visit by Munich Re

Munich Re visited Manisa Regional Directorate of Agricultural Insurance Pool Management Company (Management Company) between the dates of July 29 - 31, 2013. The representative of Munich Re Ms. Brigitte Engelhard, Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us, Manisa Regional Manager Mr. Fahri Yıldırım, Regional Deputy Manager Mr. Müjdat Çubukçu participated in the examination studies. In the studies, the foreign guests were informed about the agricultural potential, product pattern and insurance rates of the region. In addition, final expertise of the "frost" and "hail" losses, occurred in grape, were seen on-site in different locations and loss adjustment practice was implemented.

Examination Trip by Swiss Re

The representatives of Swiss Re visited Bursa between the dates of August 19 - 23, 2013. During the examination trip participated by Mr. Peter Welten, Mr. Robert Koster from Swiss Re, Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us, Bursa Regional Directorate Mr. H. Ali Taşdemir from Agricultural Insurance Pool Management Company (Management Company), information was given about the production volume, product pattern, insurance rates of the region and the apple and pear gardens were examined and adjustment studies of the hail loss in the apple product were seen on-site.

Pistachio and Almond Workshop

Participation was achieved in the National Pistachio and Almond Workgroup Meeting organized with the cooperation of Siirt University and the Provincial Directorate of Food, Agriculture and Livestock between the dates of September 09-10, 2013. Siirt Governor Mr. Ahmet Aydın, Siirt University Deputy Rector Mr. Prof. Dr. Galip Bakır, Siirt Mayor Mr. Selim Sadak, Head of TAGEM Garden Plants Research Department Mr. Dr. Nejdet Kaplan, Siirt Provincial Director of Food, Agriculture and Livestock Mr. İzzet Murat, related specialists, Workgroup member lecturers,



Research Institutions, representatives of the Provincial Directorates of Food, Agriculture and Livestock of the nearby cities and producers participated in the meeting fourth of which was organized this year. In the framework of the meeting, Agricultural Insurance Pool Management Company (Management Company) Deputy Technical Manager Mr. Dr. Erol Yalçinkaya provided information about the practices of agricultural insurances for pistachio and almond in 2013.

On the second day of the meeting, observations and examinations were performed in pistachio production fields.

TARSİM Science and Advisory Board Meeting

The Agricultural Insurance Pool (TARSİM) Science and Advisory Board, which has been established for researching efficiency of the research and development activities of the research and development activities conducted in respect of the agricultural insurances, held its first meeting in the head office of the Agricultural Insurance Pool (TARSİM) in İstanbul on September 19, 2013. Mr. Prof. Dr. Meriç Albay, Ms. Prof. Dr. Gamze Saner, Mr. Prof. Dr. Harun Tanrıvermiş, Mr. Prof. Dr. Ali Kaygısız, Mr. Prof. Dr. Lütfi Pırlak, Mr. Prof. Dr. Veysi Aslan, Ms. Assoc. Prof. Dr. Sevtap Kestel, Ms. Assoc. Prof. Dr. Ebru Güven Solakoğlu, Ms. Assoc. Prof. Dr. Aysel Yeşilyurt Er, Mr. Assoc. Prof. Dr. Ahmet Şener Yıldız, Ms. Assoc. Prof. Dr. Özlem Karahan Uysal as well as the Head of the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Department of Agricultural Insurances Natural Disasters Mr. Bekir Engürülü, Head of the Prime Ministry Undersecretariat of Treasury, General Directorate of Insurance Mr. Murat Kayacı, General Manager of Agricultural Insurance Pool Management Company (Management Company) Mr. A. Bülent Bora, Deputy General Manager Mr. Zeki Karakurt, Technical Manager Mr. Necati İçer participated in the Meeting of the Board composed of the members from the Ministry of Food, Agriculture and Livestock, Prime Ministry Undersecretariat of Treasury and Agricultural Insurance Pool Management Company (Management Company) and specialized persons and scientists from the leading universities and other related institutions of our country. Election of the Chairman and Deputy Chairman as well as Working Procedures and Rules and other issues on the agenda were discussed at the meeting.



Insured Life Program

We host the "Insured Life" program broadcasted live on TRT Haber screens between 09:15-10:00 on Saturdays in every 15 days for 13 weeks as of October 12, 2013 and presented by Mr. Noyan Doğan and Ms. Alev Nallar. The first live broadcast guest of the program, which is on the screens with a different guest and contents in each new episode, was the Agricultural Insurance Pool (TARSİM) Chairman Mr. Dr. Ramazan Kadak. In the program, information is provided about the operation of the State Supported Agricultural Insurances System, insurance lines, coverage and production data and questions of the audience regarding the agricultural insurances are answered.

Representative Loss Payment - Cheque Issue Meetings

Meetings were held with some producers whose crop and animals were damaged due to the natural risks at various points and who were indemnified between the dates of October 21 and November 26, 2013; symbolic cheques were presented to them and thus the Representative Loss Payment and Cheque Issue Meetings were held.

In the framework of the meetings, information was given about the System and related questions were answered and importance of insurance in the agricultural sector which becomes more risky each passing day due to the natural disasters was addressed.

The points where the meetings were held are as follows:

Malatya, Elazığ, Bingöl, Muş, Giresun, Ordu, Tokat, Amasya, İzmir, Manisa, Alaşehir, Denizli, Muğla, Fethiye, Finike, Antalya, Burdur, Isparta, Ankara, Karabük, Kastamonu, Çankırı, Aksaray, Mersin, Adana.

Visit by the Azerbaijani Agricultural Committee

The Azerbaijani Agricultural Committee visited Agricultural Insurance Pool Management Company (Management Company) Giresun Regional Directorate as part of the Nut Region Technical Trip on October 22, 2013. At the meeting participated by Keşap Nut Producers Board Deputy Chairman Mr. Özer Akbaşlı in addition to the committee, Agricultural Insurance Pool Management Company (Management Company) Giresun Regional Director Mr. Bülent Yaşaroğlu provided



relevant information about operation of the State Supported Agricultural Insurances System and nut insurance.

Examination Trip by the Reinsurance Companies

The representatives of Hannover Re and Agriculture Reinsurance Consultants attended to examination trips in Adana between the dates of October 22-24, 2013. Mr. Sergiy Parkhomenko from Hannover Re, Mr. Dr. Erich Kasten from Agriculture Reinsurance Consultants, Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us, Adana Regional Manager Mr. İrfan Alkaş and Deputy Regional Manager Mr. Namık Kemal Cengizoğlu participated in the examination trip and information was provided about the production volume, product pattern, insurance rates of the region; the citrus gardens were examined and the adjustment studies for the hail damage to orange and mandarin products were seen on-site.

The Traditional Agriculture Rewards of the Agriculturalists Association of Turkey

The Meeting of the Traditional Agriculture rewards of the Agriculturalists Association of Turkey (TZD) was organized in Ankara on October 25, 2013. The website of the Agricultural Insurance Pool (TARSİM) was deemed worthy of the reward of the Traditional Agriculture Rewards, given in the scope of the 64th Foundation Anniversary event, in the branch of internet journalism. The reward was taken by Agricultural Insurance Pool Management Company (Management Company) Ankara Regional Manager Mr. İsmail Elmas on behalf of the Agricultural Insurance Pool (TARSİM). Agricultural Insurance Pool (TARSİM) Board Member and Ministry of Food, Agriculture and Livestock, Agricultural Reform General Manager Mr. Dr. Gürsel Küsek and many producers and sector employees participated in the organization.

Seminar on New Technologies in the Agricultural Insurances

Participation was achieved in the seminar titled "New Technologies in the Agricultural Insurances" organized by Swiss Re in Switzerland on the dates of October 26-27, 2013. Agricultural Insurance Pool Management Company (Management Company) Foreign Relations and Reinsurance Manager Ms. Gamze



Us and Technical Manager Mr. Necati İçer participated in the seminar where the insurance companies from different countries took part and the titles of combination of agricultural data, remote sensing solutions in the Crop Insurances, use of mobile technologies in the agricultural insurances etc. were discussed.

Visit by the Korean Committee

The Korean Committee visited the authorities and obtained information in General Directorate of the Agricultural Insurance Pool (TARSİM) in İstanbul on November 29, 2013. At the meeting participated by the directors of Korean Re, Willis Ltd, Suhypup Korean Fishermen National Federation and Agricultural Insurance Pool Management Company (Management Company) Technical Manager Mr. Necati İçer, Foreign Relations and Reinsurance Manager Ms. Gamze Us and Livestock Insurance Manager Mr. Orhan Sarıtepe, information was provided about the Agricultural Insurances System in Turkey, State Supported Aquaculture Insurance and production volume of the aquaculture and information was obtained about the systems and practices in Korea.

Visit by the Azerbaijani Committee

The representatives of Azerbaijani Ministry of Finance, Chairman of the Association of Azerbaijani Insurance Companies and Axa Insurance Deputy General Manager Mr. Yavuz Ölken visited the authorities in the General Directorate of Agricultural Insurance Pool (TARSİM) in İstanbul on December 24, 2013. Under the visit, the experiences were shared in respect of formation of the Agricultural Insurance Pool System which has not been implemented in Azerbaijan yet.

The participants; Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora, Deputy General Manager Mr. Zeki Karakurt, Foreign Relations and Reinsurance Manager Ms. Gamze Us and Technical Manager Mr. Necati İçer provided information about the agricultural sector in Turkey, operation, legal infrastructure of the State Supported Agricultural Insurances System, practices, loss adjustment and production data obtained from the installation of the System up to now.

Trainings

The trainings and seminars held and participated in 2013 are as follows:



Trainings for Insurance Companies and Agents

In 2013, web-based e-agent trainings were provided to the agents to improve their knowledge on State Supported Agricultural Insurance System, legislation, working procedures and principles through the Agriculture Insurance Pool (TARSİM) 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, October and November in 2013.

As a result of the examinations held at the end of trainings, certificates were awarded to 1,796 successful participants. Thus, a total of 11,621 people attended the trainings provided in 2010, 2011, 2012 and 2013.

Neova Insurance Training

The representatives of Neova Insurance were informed in the training meeting organized in the General Directorate of the Agricultural Insurance Pool (TARSİM) in İstanbul on December 05, 2013. Neova Insurance authorities Mr. Murat Uğur, Mr. İlhami Çığır, Mr. Can Kandemir, Agricultural Insurance Pool Management Company (Management Company) Deputy Technical Manager Mr. Yüksel Kavasozlu, Deputy Crop Insurance Managers Ms. Bengi Şekerleme, Mr. Ferit Şentürk, Deputy Livestock Insurance Managers Ms. Elif Yüce and Mr. Ümit Dalan participated in the training meeting. In the framework of the meeting, information was given about the Crop Insurance, Cattle Insurance, General Conditions, Technical Conditions, Tariffs and Instructions; screen trainings were performed and questions of the participants about the System were answered.

Adjuster Trainings

In 2013, trainings were provided in various provinces and on various dates in order to improve the experience and knowledge of Agricultural Insurance Pool (TARSİM) Adjusters. During those trainings, information was provided on loss adjustment and computer applications, significant points, photo-taking methods, use of GPS, Mobile Adjuster applications, archiving, Adjuster Discipline Regulation, assessment of the previous period and messages regarding the new period and expectations, and the questions asked by adjusters were answered.

Activities for the Year 2013



The details regarding the dates and cities of the adjuster trainings are presented below:

January 09	Antalya	May 08	Giresun
February 28	Antalya	May 10	Manisa, Kütahya
March 01	Bursa	May 17	Bursa
March 05	Manisa	May 24	Adana, Ankara
March 07	Malatya, Antalya	June 03	Malatya
March 09	Ankara	June 25	Isparta
March 14	Adana, Antalya	July 01	Manisa
March 21	Malatya	July 16	Tokat
March 25	Manisa	August 29	Manisa
April 02	Şanlıurfa	September 04	Antalya
April 16	Kayseri	September 19	Tekirdağ
April 17	Isparta	October 03	Adana
April 25	Tekirdağ	October 25	Muğla
April 26	Adana, Kütahya	November 13	Bursa
May 02	Bursa	December 19	Antalya
May 03	Giresun, Malatya		

15th Period Agricultural Insurance Pool Adjusters' Training

The Agricultural Insurance Pool Adjusters' Training was realized in Mersin Erdemli Alata Garden Cultures Research Station between the dates of November 25 - December 20, 2013 in order to train the Agricultural Insurance Pool Adjusters to take part in the State Supported Agricultural Insurances System and thus offer the highest level of service to the producer. 365 people, including independent veterinarians, agricultural engineers, aquaculture engineers, fishery technology engineers, agricultural technicians and technical personnel from 81 cities, participated in the training. The candidates who were successful at the exams applied for each branch at the end of these trainings were entitled to obtain the "Agricultural Insurance Pool Adjusters' Training Certificate".

The Agricultural Insurance Pool (TARSİM) Chairman Mr. Dr. Ramazan Kadak, Agricultural Insurance Pool (TARSİM) Board Member and Agricultural Insurance Pool Management Company (Management Company) General Manager Mr. A. Bülent Bora, Head of the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Agricultural Insurances and Natural Disasters Department Mr. Bekir Engürülü, Manager of Alata Garden Cultures Research Station Mr. Dr. Davut Keleş, Head of the Ministry of Food, Agriculture and Livestock, General Directorate of Agricultural Reform, Agricultural Insurances and Natural Disasters Department, Agricultural Insurances Workgroup Mr. Hayri Yılmaz, Engineer Mr. Ahmet Karloğlu, Prime Ministry Undersecretariat of Treasury Specialist Mr. Mirzaali Sarcan

and Ass. Specialist Mr. Bilal Türkmen, Agricultural Insurance Pool Management Company (Management Company) Crop Insurance Manager Mr. Ertuğrul Çelik and directors from Adana Regional Directorate participated in the opening of the training organized by coordination of the Ministry of Food, Agriculture and Livestock General Directorate of Agricultural Reform, Prime Ministry Undersecretariat of Treasury General Directorate of Insurance and Agricultural Insurance Pool Management Company (Management Company).

In the opening of the 15th Period Agricultural Insurance Pool Adjusters' Training; speeches were made by Mr. Dr. Davut Keleş, Mr. Bekir Engürülü, Mr. A. Bülent Bora and Mr. Dr. Ramazan Kadak about the development in the agricultural insurances up to now since 2006 and importance of the Agricultural Insurance Pool Adjustment in this system. The candidates who passed the pre-selection exam applied by the Insurance Training Center (SEGEM) were participated in the training.

Under the training, Agricultural Insurance Pool Adjusters' Basic Training was given to 175 prospective adjusters in Crop Insurances for total 104 hours between the dates of November 24 - December 07, 134 prospective adjusters in Livestock Insurances for 40 hours between the dates of December 09 - 13 and to 56 prospective adjusters in Aquaculture Insurances for 40 hours between the dates of December 16 - 20.

The Ministry of Food, Agriculture and Livestock, Prime Ministry Undersecretariat of Treasury, Agricultural Insurance Pool Management Company (Management Company) supported the training programs as trainers.

In addition, a practical training was realized on the land of Alata Garden Cultures Research Station Directorate for the adjusters operating in Crop Insurances between the dates of November 30 - December 01.

Fairs

14 agricultural and livestock fairs were participated in 2013. We met with the producers throughout the country through these fairs.

The fairs and their provinces are as follows:

- 7th International Agriculture and Agricultural Mechanisation Fair / **Istanbul**
- 9th Aegean Agriculture, Greenhouse and Livestock Fair / **Denizli**
- 8th International Agriculture Fair / **Mersin**
- 11th International Agriculture, Agricultural Mechanisation and Farm Technologies Fair / **Konya**
- 7th Agriculture Fair / **Malatya**
- National Livestock and Milk Industry Fair / **Burdur**
- 17th International Agriculture Fair / **Ankara**
- Agroexpo Eurasia 9th International Agriculture, Greenhouse and Livestock Fair / **Izmir**
- 11th International Agriculture, Seed Growing, Arboriculture and Milk Industry Fair / **Bursa**
- Agriculture Fair / **Trabzon**
- 7th Agriculture, Livestock, Poultry and Milk Industry Fair / **Adana**
- 7th Agriculture and Livestock Fair / **Manisa**
- Growtech Eurasia 13th International Greenhouse, Agricultural Equipment and Technologies Fair / **Antalya**
- Agriculture and Livestock Fair / **Çorum**



Media Relations and Campaigns

Media Relations

The press releases were served to the national press under the following titles during 2013.

January	"A Bright Year in the Agricultural Insurances!"
	"The Agricultural Insurance is a Need from now on!" / Adana Regional Directorate
	"The Agricultural Insurance is a Need from now on!" / Ankara Regional Directorate
	"The Agricultural Insurance is a Need from now on!" / Antalya Regional Directorate
	"The Agricultural Insurance is a Need from now on!" / Bursa Regional Directorate
	"The Agricultural Insurance is a Need from now on!" / Giresun Regional Directorate
	"The Agricultural Insurance is a Need from now on!" / Malatya Regional Directorate
February	"The Agricultural Insurance is a Need from now on!" / Manisa Regional Directorate
	"TARSİM Warns: Temperatures are above the Seasonal Normal Levels!"
March	"Producers must take out Agricultural Insurance!"
	"TARSİM started 2013 Fast!"
April	"TARSİM is in the Republic of South Africa!"
May	"TARSİM is the Star of the Agricultural Insurances Conference in Ukraine!"
June	"Workshop of the Agricultural Insurances for the following 10 Years!"
July	"TARSİM Plotted the Road Map for 2023!"
	"TARSİM Celebrated the Insurance Week"
August	"We Serve for our Farmer, We Support our Farmer!"
	"Record Indemnity Payment by TARSİM to the Poultry Farm!"
September	"Eyes of TARSİM are on the Global Developments!"
	"Loss Payments to the Farmer have been started!"
October	"Loss Payments for Nut have been started!"
	"Loss Payment equal to TL 33 Million was made to the Producer from Malatya!"
	"TARSİM Scientific and Advisory Board started its Studies!"
	"The Farmer Smiles with TARSİM!"
	"TARSİM Brought the Technology to the Greenhouse!"
	"TARSİM Paid Loss in Malatya!"
	"TARSİM Paid Loss in Elazığ!"
	"TARSİM Travels to Every Inch of Turkey!"
	"TARSİM Paid Loss in Giresun!"
	"TARSİM Paid Loss in Ordu!"
"TARSİM Paid Loss in Tokat!"	
November	"TARSİM Paid Loss in Amasya!"
	"TARSİM Paid Loss in İzmir!"
	"The Best Website is owned by TARSİM!"
	"TARSİM Paid Loss in Muğla!"
	"TARSİM Paid Loss in Fethiye!"
	"TARSİM Paid Loss in Finike!"
	"TARSİM Paid Loss in Antalya!"
	"TARSİM Travels to Every Inch of Turkey!" / General
	"TARSİM Paid Loss in Ankara!"
	"TARSİM Travels to Every Inch of Turkey!" / Karabük
	"TARSİM Paid Loss in Kastamonu!"
	"TARSİM Travels to Every Inch of Turkey!" / Çankır
	"TARSİM Paid Loss in Manisa!"
	"TARSİM Paid Loss in Alaşehir!"
	"TARSİM Paid Loss in Denizli!"
"TARSİM Paid Loss in Burdur!"	
"TARSİM Paid Loss in Isparta!"	
"TARSİM Paid Loss in Mersin!"	
"TARSİM Paid Loss in Adana!"	
"TARSİM Paid Loss in Aksaray!"	
December	"The Loss Adjustment Organization of TARSİM Grows Stronger!"

Activities for the Year 2013



Total **1,186** news were published on the press and internet in 2013 with **129** news in January, **192** news in February, **57** news in March, **131** news in April, **126** news in May, **63** news in June, **29** news in July, **88** news in August, **93** news in September, **108** news in October, **143** news in November and **27** news in December.

The Private News Activities (Interviews)

Printed Media: The private news activities were performed with the publications such as Sigortacı, Sabah, Dünya, Hürriyet, Milliyet, Anadolu Ajansı, Turkininsurance, BT Haber, Sigorta Media, Ekonomist, Birlik'ten, Adana Commodity Exchange, Kayseri Commodity Exchange, Aegean Flour Industrialists Association, Ordu Vizyon, Ekonomist Almanak supplement and Posta.

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

Visual Media (Television, Radio and Agency):

The news were made with TRT Çukurova Radio, Yaban TV, Bloomberg HT, Dünya Ekonomi TV, Akdeniz TV, Ege TV, E TV, TRT Haber, Türkiyem TV, Cihan News Agency.

Campaigns

Printed Media

Advertising-purposed announcements were published at Agricultural Credit, Agriculture World, Turkey Breeding Cattle Producers Association, Farmer and Village World, Hürriyet Agriculture Supplement, Cihan, 3.Natural Land and Water Resources Congress Book.

Televisions and Radios

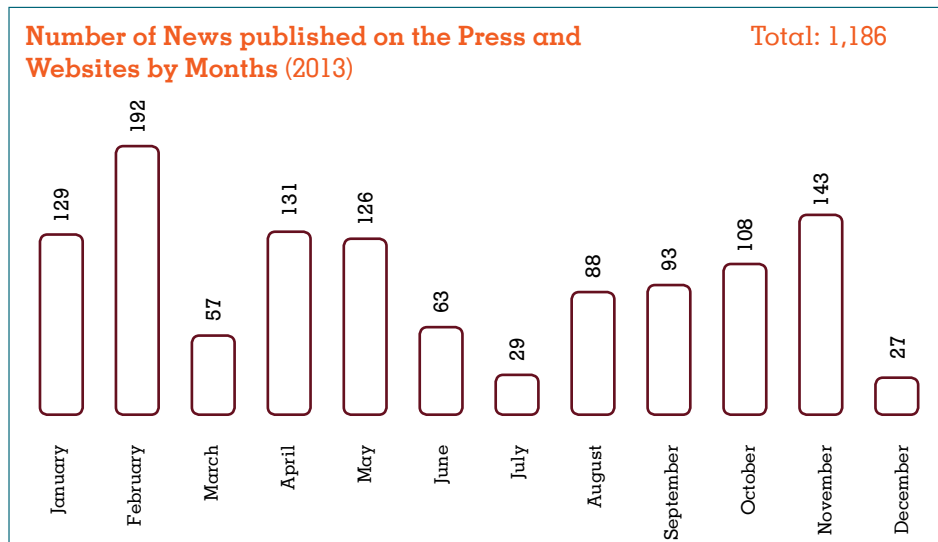
A publicity campaign was performed on the national televisions (TRT 1, TRT Haber channels) between the dates of January 28 - March 03 for the purpose of increasing agricultural insurance awareness of the producer and leading them to take out agricultural insurance upon start of policy issues.

The campaign was conducted at the local level on nearly 80 channels on Cihan News Agency Network between the dates of January 28 - March 31, 2013. The criteria considered to designate the local channels were their high popularity, high rating and access to the producers in the regions being potential for the Agricultural Insurance Pool (TARSİM).

Agricultural Insurance Pool (TARSİM) Customer Satisfaction Survey

The survey is intended to measure satisfaction of the damaged producers/growers benefiting from the services of the Agricultural Insurance Pool (TARSİM) from the institution and services of the institution in the regions designated by the Agricultural Insurance Pool (TARSİM).

In the survey applied on 6 different groups including the customers having the policies of Crop, Cattle, Sheep and Goats, Poultry, Greenhouse and Aquaculture Insurances between the dates of October 23 - November 02, 2013, the telephone questionnaire method was preferred. 3,006 persons in 77 cities were reached under the survey.



5. Production Data and Loss Payments by Insurance Lines

The premium production which was TL 449,348,870 in 2012 reached TL 526,835,325 with 6% increase in 2013. Sum Insured which was TL 9,497,476,828 in 2012 reached TL 11,252,737,360 with 19% increase in 2013.

The split of the number of policies, total premium amount and total sum insured in 2013 by the insurance lines is as follows.

Insurance Lines	Number of Policies (Piece)	Total Premium Amount (TL)	Total Sum Insured (TL)	Losses Paid (TL)
Crop	841,694	327,212,053	7,566,681,641	266,494,257
Greenhouse	16,252	23,383,478	1,599,847,365	10,426,963
Cattle	25,683	146,521,812	1,746,983,995	128,799,720
Sheep and Goats	8,054	26,479,208	236,423,865	4,649,917
Poultry	159	1,740,408	68,381,354	468,298
Aquaculture	34	1,498,366	34,419,141	18,661
Total	891,876	526,835,325	11,252,737,360	410,857,817

Total loss payment in 2013 was TL 410,857,897. Total 225,446 loss notices were considered for all insurance lines, 10,035 yield assessments, 119,052 risk assessments and 246,808 loss adjustments were made and thus a major and high volume operation was implemented successfully.



Basic Data and Financial Statements



Photograph: Esen Dayıck - Tobacco Drying



- **Basic Data**
- **Balance Sheet as of 31.12.2007 / 31.12.2008 / 31.12.2009 / 31.12.2010 / 31.12.2011 / 31.12.2012 / 31.12.2013**
- **Income Expense Statement for 2007 / 2008 / 2009 / 2010 / 2011 / 2012 / 2013**

Basic Data and Financial Statements

BASIC DATA

	TL		
	2007	2008	2009
Total Sum Insured	1,478,414,653	2,224,971,605	2,900,559,617
Total Premium Production	64,103,579	98,443,549	120,348,681
* Total Loss Occurred	51,191,780	50,843,382	109,813,159
** Total Losses Paid	43,905,528	44,100,874	95,231,940
General Expenses	4,856,012	7,988,573	8,905,156
Financial Income	2,186,386	5,616,286	4,530,502
Technical Income (Net)	5,407,206	2,514,827	4,374,653
Total Assets	12,361,918	51,503,672	37,767,688
Number of Policies (Piece)	218,938	260,944	306,770
Number of Insured Cattle (Head)	54,499	71,955	112,198
Number of Insured Sheep and Goats (Head)			

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

(**) Including loss adjustment expenses.

TL				
	2010	2011	2012	2013
	3,987,866,529	6,986,308,699	9,497,476,828	11,252,737,360
	185,433,744	440,879,023	499,348,870	526,835,325
	155,344,643	280,900,299	332,121,235	469,980,057
	121,399,481	225,227,838	280,266,706	410,857,897
	12,333,138	15,685,955	18,730,612	20,143,230
	4,362,258	6,879,437	17,413,102	26,323,395
	7,970,880	65,637,666	80,011,731	60,853,454
	73,687,727	223,085,188	347,533,822	329,628,424
	371,116	587,716	744,093	891,876
	188,436	361,259	420,160	403,978
		68,565	336,636	423,537

Basic Data and Financial Statements

AGRICULTURAL INSURANCE POOL

BALANCE SHEET AS OF 31.12.2007 / 31.12.2008 / 31.12.2009 / 31.12.2010 / 31.12.2011 / 31.12.2012 / 31.12.2013

ASSETS

	2007	2008	2009
I. CURRENT ASSETS	10,806,433.55	50,481,152.12	36,680,648.99
A. Cash and Cash Equivalents	3,709,346.76	41,768,326.20	26,714,655.79
B. Financial Assets and Financial Investments with the Risk on the Insured	-	-	-
C. Receivables from Real Operations	6,805,501.57	5,754,975.50	6,204,624.62
D. Receivables from Related Parties	-	-	-
E. Other Receivables	-	-	33,510.19
F. Short-Term Prepaid Expenses and Accrued Income	-	2,957,850.42	3,727,858.39
G. Other Current Assets	291,585.22	-	-
II. NON-CURRENT ASSETS	1,555,484.83	1,022,519.72	1,087,039.36
A. Receivables from Real Operations	-	-	-
B. Receivables from Related Parties	-	-	-
C. Other Receivables	-	-	-
D. Financial Assets	-	-	-
E. Tangible Assets	484,883.09	480,316.77	783,049.45
F. Intangible Assets	1,070,601.74	542,202.95	303,989.91
G. Long-term Prepared Expenses and Accrued Income	-	-	-
H. Other Non-current Assets	-	-	-
TOTAL ASSETS	12,361,918.38	51,503,671.84	37,767,688.35

LIABILITIES

	2007	2008	2009
I. SHORT-TERM LIABILITIES	11,300,011.83	38,970,063.63	23,043,475.65
A. Financial Liabilities	-	-	-
B. Payables from Real Operations	3,142,411.39	29,022,402.36	8,369,819.09
C. Payables from Related Parties	612.12	3,124.59	2,029.48
D. Other Payables	148,126.00	150,757.61	289,863.40
E. Insurance Technical Provisions	5,522,372.61	5,736,725.51	8,461,786.92
F. Taxes and Other Liabilities Payable and Provisions	59,921.86	43,238.97	78,110.01
G. Provisions for Other Risks	-	-	-
H. Short-Term Incomes and Expense Accruals	2,426,567.85	4,013,814.59	5,841,866.75
I. Other Short-Term Liabilities	-	-	-
II. LONG-TERM LIABILITIES	15,157.12	12,533,608.21	14,724,212.70
A. Financial Liabilities	15,157.12	730.67	-
B. Payables from Real Operations	-	-	-
C. Payables from Related Parties	-	-	-
D. Other Payables	-	-	-
E. Insurance Technical Provisions	-	12,532,877.54	14,724,212.70
F. Other Liabilities and Provisions	-	-	-
G. Provisions for Other Risks	-	-	-
H. Long-Term Incomes and Expense Accruals	-	-	-
I. Other Long-Term Liabilities	-	-	-
III. SHAREHOLDERS' EQUITY	1,046,749.43	-	-
A. Paid-in Capital	-	-	-
B. Capital Reserves	-	-	-
C. Profit Reserves	-	-	-
D. Accumulated Earnings	-	-	-
E. Corporate 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

	2010	2011	2012	2013
	72,507,735.56	221,625,860.57	345,775,845.38	327,674,764.53
	35,716,737.09	171,896,645.85	293,154,893.19	283,615,755.83
	-	-	-	-
	27,165,258.06	32,512,734.09	35,886,968.44	29,717,683.30
	-	-	-	-
	-	-	-	-
	9,625,740.41	17,216,480.63	16,733,983.75	14,341,325.40
	-	-	-	-
	1,179,991.71	1,459,326.93	1,757,976.47	1,953,659.49
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	1,004,307.70	1,398,494.41	1,601,574.58	1,801,136.25
	175,684.01	60,832.52	156,401.89	152,523.24
	-	-	-	-
	-	-	-	-
	73,687,727.27	223,085,187.50	347,533,821.85	329,628,424.02

	2010	2011	2012	2013
	58,600,348.15	151,339,648.89	197,141,787.12	112,213,421.81
	-	-	-	-
	26,256,195.57	81,245,176.87	129,318,309.55	55,510,954.19
	615.56	2,365.84	3,442.43	76.04
	526,667.86	1,297,886.89	1,035,275.25	1,720,315.37
	16,415,950.65	44,035,004.75	34,065,866.79	31,791,850.52
	188,712.51	429,775.16	573,118.32	657,399.95
	-	-	-	-
	15,212,206.00	24,156,450.86	31,993,246.45	22,369,645.60
	-	172,988.52	152,528.33	163,180.14
	15,087,379.12	71,745,538.61	150,392,034.73	217,415,002.21
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	15,087,379.12	71,745,538.61	150,392,034.73	217,415,002.21
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	73,687,727.27	223,085,187.50	347,533,821.85	329,628,424.02

Basic Data and Financial Statements

AGRICULTURAL INSURANCE POOL INCOME EXPENSE STATEMENT FOR 2007 / 2008 / 2009 / 2010 / 2011 / 2012 / 2013

	CROP	CATTLE	POULTRY	GREENHOUSE	AQUACULTURE
I. TECHNICAL INCOMES	671,066,629.46	477,166,284.05	4,699,589.36	67,802,868.37	10,247,429.50
A) Premiums Received	327,212,052.81	146,521,811.77	1,740,408.39	23,383,478.02	1,498,365.71
B) Commissions Received	73,347,100.58	41,384,913.60	515,521.37	4,617,646.17	2,050,163.60
a) Commissions Received	72,265,646.08	34,458,762.33	416,642.27	5,161,331.35	643,664.75
b) Deferred Commission Income (-)	1,081,454.50	6,926,151.27	98,879.10	-543,685.18	1,406,498.85
C) Share of Reinsurers in Damages Paid	215,226,668.75	101,143,728.08	430,694.35	10,446,819.57	58,557.36
D) Carried Forward Technical Reserves	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
E) Share of Reinsurers in Technical Reserves	28,634,389.07	76,798,717.54	633,991.78	17,120,384.81	489,171.05
a) Provision for Unearned Premiums	4,579,034.75	58,842,428.36	614,378.78	13,048,496.65	358,227.05
b) Share of Reinsurers in Provision for Outstanding Loss	24,055,354.32	17,956,289.18	19,613.00	4,071,888.16	130,944.00
F) Other Incomes	0.00	0.00	0.00	0.00	0.00
II. TECHNICAL EXPENSES	-641,088,580.93	-457,651,018.42	-4,031,329.77	-64,207,128.47	-7,378,925.76
A) Premiums to Reinsurers	-263,607,299.07	-120,717,548.21	-1,435,878.00	-19,248,071.68	-1,218,906.63
B) Commissions Paid	-53,297,443.69	-18,448,042.09	-176,188.70	-2,457,648.44	-526,537.98
a) Commissions Paid	-52,607,145.84	-17,212,536.94	-141,285.95	-2,839,078.35	-105,033.49
b) Deferred Commission Expenses (+)	-690,297.85	-1,235,505.15	-34,902.75	381,429.91	-421,504.49
C) Damages Paid	-266,494,336.46	-128,799,720.38	-468,297.97	-10,426,963.45	-18,661.27
D) Share of Reinsurers in the Carried Forward Technical Reserves	-19,729,765.95	-90,701,241.88	-1,128,987.31	-9,957,730.32	-4,997,536.99
a) Provision for Unearned Premiums	-6,864,397.15	-66,682,185.30	-781,066.31	-8,356,627.30	-4,624,536.99
b) Provision for Outstanding Loss	-12,865,368.80	-24,019,056.58	-347,921.00	-1,601,103.02	-373,000.00
E) Technical Reserves	-36,232,957.47	-93,933,884.51	-773,291.93	-20,919,766.30	-596,551.59
a) Provision for Unearned Premiums	-5,714,290.65	-71,759,127.49	-749,291.93	-15,912,809.76	-436,863.59
b) Provision for Outstanding Loss	-30,518,666.82	-22,174,757.02	-24,000.00	-5,006,956.54	-159,688.00
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 Expenses	-1,726,778.29	-5,050,581.35	-48,685.86	-1,196,948.28	-20,731.30
TECHNICAL INCOMES - TECHNICAL EXPENSES DIFFERENCE	29,978,048.53	19,515,265.63	668,259.59	3,595,739.90	2,868,503.74
III. GENERAL EXPENSES					
A) General Management Expenses					
B) Tax 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 DIFFERENCE					
INCOME/EXPENSE DIFFERENCE					

SHEEP AND GOATS	TOTAL 2013	TOTAL 2012	TOTAL 2011	TOTAL 2010	TOTAL 2009	TOTAL 2008	TOTAL 2007
65,177,239.87	1,296,160,040.61	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
26,479,208.27	526,835,324.97	499,348,870.48	440,879,022.54	185,433,743.59	120,348,680.83	98,443,549.47	64,103,578.23
6,669,616.81	128,584,962.13	117,843,876.11	84,845,212.46	39,723,443.69	29,462,888.85	25,568,325.13	16,667,366.07
6,015,314.50	118,961,361.28	125,680,671.70	93,789,457.32	49,093,782.94	31,290,941.01	29,582,139.72	16,667,366.07
654,302.31	9,623,600.85	-7,836,795.59	-8,944,244.86	-9,370,339.25	-1,828,052.16	-4,013,814.59	0.00
3,355,430.57	330,661,898.68	202,327,840.57	149,187,226.31	92,858,260.73	71,493,377.27	31,879,599.13	35,498,588.44
15,247,490.06	172,975,706.42	158,942,952.06	91,404,175.68	37,049,937.16	22,180,256.07	17,202,430.38	2,666,583.66
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	2,068,583.66
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	598,000.00
13,425,494.16	137,102,148.41	138,909,839.63	114,907,947.31	74,988,225.03	29,980,692.19	17,836,072.51	11,680,057.77
12,463,550.70	89,906,116.29	98,919,324.18	74,762,785.31	47,116,272.48	17,974,974.64	12,350,198.69	6,433,052.77
961,943.46	47,196,032.12	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	0.00	46,977.51	578.25	0.00	789,708.00	0.00
-60,949,603.16	-1,235,306,586.51	-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
-21,803,121.57	-428,030,825.16	-387,635,848.64	-291,882,659.73	-152,056,458.41	-96,279,818.43	-78,754,841.73	-51,283,823.02
-3,627,504.89	-78,533,365.79	-72,503,022.18	-59,093,881.51	-24,955,114.03	-19,076,052.80	-17,665,427.31	-10,862,966.01
-3,479,039.37	-76,384,119.94	-71,059,506.40	-66,479,246.83	-30,853,519.23	-20,204,267.14	-20,260,402.68	-10,862,966.01
-148,465.52	-2,149,245.85	-1,443,515.78	7,385,365.32	5,898,405.20	1,128,214.34	2,594,975.37	0.00
-4,649,917.22	-410,857,896.75	-280,266,705.68	-225,227,838.24	-121,399,481.50	-95,231,940.13	-44,100,874.02	-43,905,527.58
-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	-1,333,291.84
-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	-1,034,291.84
-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	-299,000.00
-16,437,547.13	-168,893,998.93	-172,975,706.42	-158,942,952.06	-91,404,175.68	-39,241,272.32	-35,905,253.58	-17,202,430.38
-15,199,455.56	-109,771,838.98	-121,121,177.04	-103,270,491.06	-57,459,014.49	-22,468,718.31	-15,437,748.37	-9,916,178.38
-1,238,091.57	-59,122,159.95	-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	0.00	-1,392,541.95	0.00
0.00	0.00	0.00	0.00	0.00	-2,191,335.16	-12,332,455.56	0.00
-2,036,935.17	-10,080,660.25	-9,072,417.64	-5,497,339.49	-2,287,386.99	-1,426,085.56	-1,098,402.97	-620,929.18
4,227,636.71	60,853,454.10	80,011,730.98	65,637,665.75	7,970,879.65	4,374,653.46	2,514,827.24	5,407,206.16
	-87,176,848.97	-97,424,833.10	-72,517,102.78	-12,333,137.66	-8,905,155.94	-7,988,572.63	-4,856,012.18
	-19,641,707.85	-18,275,820.99	-15,249,036.00	-11,863,582.83	-8,283,753.59	-7,609,275.60	-4,763,265.22
	-2,291.75	-1,343.59	-1,320.10	-1,926.95	0.00	-1,769.50	-92,746.96
	-499,230.08	-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	0.00	-0.28	0.00
	-67,033,619.29	-78,694,221.12	-56,831,148.01	0.00	0.00	0.00	0.00
	26,323,394.87	17,413,102.12	6,879,437.03	4,362,258.01	4,530,502.48	5,616,286.23	2,186,385.75
	16,059,054.93	13,947,348.61	4,264,195.81	1,897,321.99	3,427,292.66	5,296,646.65	1,943,539.03
	6,872,236.95	645,250.25	195,088.41	156,379.30	131,298.12	66,471.86	8,632.61
	3,392,102.99	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	0.00	1,029,375.53	0.00	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	0.00	-142,540.84	0.00
	-60,853,454.10	-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	0.00	2,737,579.73

Çiftçiye sigorta önerisi



Hazine Müsteşarlığı, Türkiye Sığarcılık Kurumu (TSB) ve Türkiye Ziraatçılarının Birliği (TZB) tarafından oluşturulan "Türkiye Sigortaları Komisyonu" tarafından hazırlanan ve...

TARSİM, Bilim ve Danışmanlık Kuruluna çalışmalarına başlıyor



Tarım sigortaları konusunda yarılların araştırılması ve geliştirilmesi amacıyla oluşturulan Tarım Sigortaları Komisyonu (TARSİM) Bilim ve Danışmanlık Kurulu ile çalışmalarına başlamıştır. Kurulda yer alan Prof. Dr. Cemile Yalçın, Prof. Dr. Murat Albayrak, Prof. Dr. Gamze Sencer, Prof. Dr. Hasan Tamay, Prof. Dr. Lütfi Pala, Prof. Dr. Neziha Arslan, Doç. Dr. Servet Kavutçu, Doç. Dr. Ebru Güneş Solaklıoğlu, Yrd. Doç. Dr. Ayşe Yedinci, Doç. Dr. Güler Sebeoğlu, Yrd. Doç. Dr. Ahmet Şahin, Yrd. Doç. Dr. Özgür Üstünel gibi uzmanlar, tarım sigortaları ile ilgili çalışmalarını...

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10 ayda sigortalı tarım alanı 7 milyon dekarı ulaştı



Tarım Sigortaları Komisyonu (TARSİM) tarafından hazırlanan ve Bakanlar Kurulu tarafından onaylanan "Türkiye Sigortaları Komisyonu" tarafından hazırlanan ve...

TARSİM Türlü hasar



Tarım Sigortaları Komisyonu (TARSİM) tarafından hazırlanan ve Bakanlar Kurulu tarafından onaylanan "Türkiye Sigortaları Komisyonu" tarafından hazırlanan ve...

TARSİM Sigorta Haftası'nı çeşitli etkinliklerle kutladı



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Tarım Sigortaları Komisyonu Tarsim sardı



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Çiftçilere hasar ödemesi



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Tarım Sigortaları Komisyonu Tarsim sardı



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Tarım Sigortaları Komisyonu (TARSİM) tarafından hazırlanan ve Bakanlar Kurulu tarafından onaylanan "Türkiye Sigortaları Komisyonu" tarafından hazırlanan ve...

Tarım Sigortaları Komisyonu Tarsim sardı



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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 / TURKEY
Tel : (+90) 444 08 09
Fax : (+90 216) 322 00 93
www.tarsim.gov.tr

**Agricultural Insurance Pool
Management Company (Management
Company)**
Rüzgarlıbahçe Mah. Şehit Yüzbaşı Sinan
Eroğlu Cad. No: 3, K Binası Kat: 8 Kavacık,
34805 Beykoz - İSTANBUL / TURKEY
Tel : (+90) 444 08 09
Fax : (+90 216) 322 00 93

Adana Regional Directorate
Döşeme Mah. 60075 Sk. Baysan İş
Merkezi B Blok No: 3-403
Seyhan - ADANA / TURKEY
Tel : (+90 322) 453 99 99

Ankara Regional Directorate
Fariya İş Merkezi Ufuk Üniversitesi Cad.
No: 8 D: 21 06520 Çukurambar - Balgat -
ANKARA / TURKEY
Tel : (+90 312) 287 08 41 - 42

Antalya Regional Directorate
Uluç Mah. 1151 Sk. Çetin İş Merkezi No: 2
D: 4 07070 Konyaaltı - ANTALYA / TURKEY
Tel : (+90 242) 228 17 13 - 14

Bursa Regional Directorate
Yeni Karaman Mah. Sanayi Cad. Umi Plaza
No: 150 D: 41 BURSA / TURKEY
Tel : (+90 224) 211 05 91-92

Giresun Regional Directorate
Gaziler Mah. Mehmet Işık Cad. No: 3
Kat: 1 28200 GİRESUN / TURKEY
Tel : (+90 454) 215 40 05

Malatya Regional Directorate
Kavaklıbağ Mah. Hece Sok. Prestij Center
Kat: 1 No: 1 44100 MALATYA / TURKEY
Tel : (+90 422) 323 60 55-56

Manisa Regional Directorate
Şehitler Mah. Mehmetçik Cad. No: 6 Kat: 1
45020 MANİSA / TURKEY
Tel : (+90 236) 231 34 50

Tekirdağ Regional Directorate
Yavuz Mah. Hükümet Cad. Koca Center
No: 207/1 Kat: 3 No: 55
TEKİRDAĞ / TURKEY
Tel : (+90 282) 262 06 58

THANKS for the Agricultural Insurance Pool Adjusters that participated in the Competition of Photo from the Objective of Agricultural Insurance Pool Adjuster 2013 and that added value to the TARSİM Annual Report with their artworks...

Photography Contest 2013 From The Objective Of Agricultural Insurance Pool Adjuster

PRIZE	NAME AND SURNAME OF ADJUSTER	NAME OF WORK
First	Ali Fuat Aker (Crop Insurance)	Shepherd with Bicycle
Second	Gökçe Kahraman Tüketmez (Crop Insurance)	Picture 1
Third	İbrahim Uzun (Cattle Insurance)	Yellow Heat
Honorable Mention - 1	Deniz Karahan (Cattle Insurance)	Chilling Time
Honorable Mention - 2	Özlem Özar (Crop Insurance)	Everything is Fine
Honorable Mention - 3	Esen Dayıcık (Crop Insurance)	Tobacco Drying
Honorable Mention - 4	Ali Özdeş (Cattle Insurance)	Love of Calves





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

Tel: (+90) 444 08 09
Fax: (+90 216) 322 00 93
Call Center: (+90) 444 82 77