

# 2017

Crop Insurance  
Greenhouse Insurance  
Cattle Insurance  
Sheep And Goats Insurance

## Annual Report

# 17

Poultry Insurance  
Aquaculture Insurance  
Bee Hives Insurance



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# TARSİM, lifeblood of farmers since 2006...

## **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 coverage to each region of our country where agricultural production is made, to each agricultural product, which has gained our farmer's trust and is held up as a model.

“Soil is so  
generous that it  
rewards every  
drop of sweat  
blood.”

*K. Atatürk*



**Mustafa Kemal ATATÜRK**

# Message of Mr. Recep Tayyip ERDOĞAN, President of the Republic of Turkey



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

# Message of Mr. Binali YILDIRIM, Prime Minister of Republic of Turkey



Agriculture is a strategic sector in Turkey. Turkey's future lies in agriculture. It is one of our main goals to reveal our agriculture potential and to increase the share of agriculture and livestock. We see our soils as our future. We have always been and will continue to stand beside our farmers and producers.

# Message of Mr. Mehmet ŞİMŞEK, Deputy Prime Minister of Republic of Turkey



TARSİM takes on a critical role in handling shocks that can be generated on the agricultural sector and public finance as a result of natural disasters. With the State Supported Agricultural Insurance System, it was passed on to risk management from crisis management and it was ensured that many risks are placed under assurance which directly affected agricultural production but were not possible to be insured due to their characteristics until TARSİM was founded.

The System has continued its consistent growth since the day of its establishment. The scope of cover is being extended each year under the System and it is ensured that more producers benefit from the System each passing year.

I would like to extend my appreciation to all the parties that have shown effort in this success obtained with the support of our government, and the significant contributions of the agricultural and insurance sector.

# Message of Dr. Mr. Ahmet Eşref FAKIBABA, Minister of Food, Agriculture and Livestock of the Republic of Turkey



Anatolian lands are the homeland for many agricultural crops. Each of our seven geographical regions is the source for hundreds of different crops.

Our goal as the Ministry is to produce sufficient quantity of agricultural crops needed, ensure food provision safety, increase the welfare level of our farmers and have a bigger share in the global competition.

Based on these responsibilities, agricultural sector has become one of the main sectors that mostly experience the changes and transformation in our country, thanks to the sustainable policies and appropriate interventions made during the terms of our Governments.

While we execute all these works, it is very important to ensure that our farmers maintain their activities safely. The agricultural production process that is conducted by our farmers with great efforts are inherently exposed to many risks including those risks caused by adverse weather conditions. These risks certainly result in deterioration of food provision as well as impairment of income stability of farmers, slowdown in economy and ultimately negative impacts on society. Therefore, agriculture is a field that must be absolutely protected against the



developments which are beyond the wills of the humankind.

Although we use knowledge and technology intensely to increase productivity and quality in agriculture, if we do not take the necessary measures against risks, it would be very difficult to achieve sustainability in production.

The most efficient protection against possible risks and natural disasters in the agricultural sector is agricultural insurance. In 2005, TARŞİM was founded to ensure sustainability of agricultural activities, and it has been the best friend for our farmers since its foundation.

Government-Supported Agricultural Insurance has been offered to 81 cities, 958 districts and over 46 thousand villages and neighborhoods so far. 9 million policies have been issued since its foundation, and 4 billion TRY claims payment have been made to the farmers in return for 3 billion TRY premiums collected from the insured farmers.

Thanks to TARŞİM, many risks such as drought, frost, storm etc. have been included in the scope of insurance coverage, and the damages and losses of our farmers have been compensated and therefore, our farmers are looking forward to the future confidently.

As our farmers are the assurance for Turkey, TARŞİM is assurance and guarantee for our farmers.

This government-supported insurance system has improved itself in a short period of 13 years and the number of farmers achieved has increased. Of course, we will continue to enhance this system. We will focus on increasing the welfare of our farmers and agricultural activities in our country and continue our operations aimed at protecting the sustainable structure of the System and expanding the scope of insurance.

# Board of Directors of Agricultural Insurance Pool



**İsmail KEMALOĞLU**  
Chairman of the Board of Directors

Graduated from the Political Sciences Faculty, Public Management Department of the Ankara University in 1991. Started working as an Assistant Auditor Candidate in the Court of Accountants in 1992 and became the chief auditor thereafter. Worked as a consultant for the Prime Ministry from end 2002 until 2003 June. In 2003 he was appointed as the Deputy General Manager and Board Member of the Turkish Grain Board (TMO) and in 2005 he became the General Manager and Board Chairman. He resigned from this public company in 2008 and worked as a high-ranking manager in a private sector company engaged in the food, agriculture and livestock business between 2009 and 2013. He worked in the MÜSİAD's Food, Agricultural and Livestock Sector Board Management Group in the same period. He worked as the General Manager and Board Chairman of the Meat and Dairy Products Company in 2013. After his appointment as Assistant Undersecretary of Food Agricultural and Livestock Ministry in 2014 working there for a while, Kemalöğlü was appointed as the Guidance and Inspection Chairman. He worked as Çaykur Board Member between 2014 and 2016, whereafter he was appointed as the General Manager and Board Chairman of the Turkish Grain Board (TMO) with the decree published in the Official Gazette dated May 20, 2016 and no. 29717. He still holds that position at the moment. He also works as the Board Member and Deputy Chairman at the company TMO-TOBB Agricultural Products Licensed Warehousing Ind. And Trade. Co., Inc. (LİDAŞ).



**Dr. Ahmet GENÇ**  
Deputy Chairman of the Board of Directors

He graduated from Ankara University, Faculty of Political Sciences, Department of Public Management on 1984. He completed his postgraduate in Economy in the US Northeastern University. Between 1985-1990, he worked as an expert assistant and expert at the Undersecretaries of Treasury Bank and the General Directorate of Foreign Exchange in the Banking Department. In 1990, he studied insurance and reinsurance for one year in the UK.

Between 1993 and 1995, he completed his master's degree in Economics at the Northeastern University in the United States. In 1997, he transferred to the General Directorate of Banking and Foreign Exchange as Branch Manager of Undersecretariat of Treasury General Directorate of Insurance. Became the Head of the Department in 1998. In 2002, he completed his doctorate with thesis on "Financial Adequacy in Insurance" at Ankara University Social Sciences Institute Business Administration Department. He worked as General Manager at the General Directorate of Insurance between 2002-2004, Deputy General Manager between 2004-2007 and General Manager at the end of November 2007. He has been appointed as Deputy Undersecretary since February 22, 2015 and is still on duty until now.

He has been the Deputy Chairman of Board of Directors of the Agricultural Insurance Pool (TARSİM) since 2006.



**Abdullah Burak KESER**  
Member of the Board of Directors

He graduated from the Mapping Engineering Department of Konya Selçuk University in 1997. He worked as the Head Engineer, Branch Director, Regional Director, Department Head and Vice General Manager, in order at the Title Deed and Cadastre General Directorates during 1997-2015. During his employment, he worked as the Corporate Head Coordinator of the Title Deed and Cadastre Modernization Project, took part in the Turkey-wide application of Process Management and Performance Project model, Model Office Design and the execution of Forestry and 2-B Cadastre Activities by the Title Deed and Cadastre General Directorate.

In 2015, he was assigned as the Vice General Manager of Agricultural Reform. As of October 2016, he has been continuing his duty of the General Manager of Agricultural Reform in proxy. He is also working as the tender authority and project coordinator in North Cyprus Nationwide Renovation Project, 10<sup>th</sup> Development Program National Spatial Planning Working Commission member, and the first application of the value-based land consolidation activities within multi-purpose land consolidation approach. Since 2016, he is working as a Member of the Board of Directors of Agricultural Insurance Pool (TARSİM).



**Mine Nur ALTINBAŞ**  
Member of Board of Directors

She was graduated from Ankara University, Faculty of Political Sciences, Department of Business Administration. She obtained her Master's Degree in Insurance and Risk Management at the City University Cass Business School in 2006 and in Business Administration at Ankara University Social Sciences Institute in 2009.

Since 2000, she has worked as Assistant Expert and Expert respectively at the Prime Ministry, Undersecretariat of Treasury, General Directorate of Insurance and is currently serving as Head of Division as proxy. Since 2017, she has been a member of Board of Directors of Agricultural Insurance Pool (TARSİM).



**Mehmet Akif EROĞLU**  
Member of the Board of Directors

He graduated from Ankara University Faculty of Political Sciences, Department of International Affairs in 1991. He started his professional carrier in the Treasury as the Assistant Sworn Controller of Banks in 1992. In 1995, he became the Sworn Controller of Banks. He went to Washington D.C. in 2001 for one year as temporary duty to make investigations and examinations on "US Banking System and Deposit Insurance. For some time, he made audits in the Presidency State Supervisory Council.

In 2003, for one year he worked in the "Grand National Assembly of Turkey İmar Bank of Research Commission". He attended the workshops about the struggle against Illicit Money in the institution in "OCC" in USA. He earned his business administration master's degree in the USA Chicago Illinois University between 2004 and 2006. In 2007, he attended the training in FDIC (Federal Deposit Insurance Corporation- Tasarruf Mevduatı Sigorta Fonu) and got the "Audit Group Manager" certificate from the Examination Management School After that, he was assigned to the "Head of the Department" in BDDK. He joined the former group of Ziraat Hayat ve Emeklilik Company as the Vice General Manager in September 2009. In 2010, he was appointed as the General Manager, as Member of the board of directors Ziraat Sigorta A.Ş. in 2010 and became the General Manager of Ziraat Sigorta A.Ş. in 2012. He worked as a member of the board of directors of Pension Monitoring Center and Trust Account and he is still working as the Chairman of the Turkish Insurance Institute Foundation (TSEV) and as a member of board of directors in TURK P & I Insurance, Turkish Insurance Union and Agricultural Insurance Pool (TARSİM).

Since 2015, Turkey Insurance Association (TSB) is the General Secretary. In addition, the Board of Directors of Natural Disaster Insurance Institution (DASK), Insurance Arbitration Commission and Agricultural Insurance Pool (TARSİM) are continuing.



**Dr. Mehmet Fethi GÜVEN**  
Member of the Board of Directors

Graduated as an Agricultural engineer from the Ankara University, School of Agriculture, Garden Plants Division in 1981. Completed his doctorate degree at the Atatürk University, Institute of Science with his dissertation on "Selection of the Walnuts Growing Naturally in the Niğde region "After entering the professional life in 1984, Güven worked as District Manager for 12 years in Food, Agriculture and Livestock Ministry directorates. From 1996, he worked as Publication Branch Manager, Publication Department Chairman and Deputy General Manager at the Food, Agriculture and Livestock Ministry and now holds the position of Technical Committee Chairman in the Association of Chambers of Agriculture of Turkey currently. He is a member of the Agricultural Insurance Pool (TARSİM) Board since 2015.



**Yusuf Cemil SATOĞLU**  
Member of the Board of Directors

He completed his primary, secondary and high school education in Kayseri TED College. He graduated from Middle East Technical University Faculty of Economics and Administrative Sciences. He earned his master's degree on "International Banking" in Marmara University Banking and Insurance Institute.

Between 1993 and 2003, he worked as a manager in the marketing and technical units of Aksigorta. Between 2003 and 2008, he worked in Ankara Sigorta and between 2008 and 2013, he worked as the General Manager in Turk Nippon Insurance.

He has been working as the General Manager of Agricultural Insurance Pool Operating Company since 01 July 2014, and he is also a member of the board of directors of the Agricultural Insurance Pool (TARSİM).





# Corporate Structure

# 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 to 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 results 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 to 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 to service production and other sectors of economy reveals importance of agriculture within general economy.

National income of Turkey reached 851 Billion Dollars in 2017 and 6.1% of it, namely 52 Billion Dollars was represented by agriculture. (Table 1)

**Table 1: Share of Agricultural GDP Within the Overall Economy (With Current Prices)**

Years	Share of Agricultural GDP within the overall GDP (%)	Years	Share of Agricultural GDP within the overall GDP (%)
2000	10.1	2009	8.1
2001	8.9	2010	9.0
2002	10.3	2011	8.2
2003	9.9	2012	7.8
2004	9.4	2013	6.7
2005	9.3	2014	6.6
2006	8.2	2015	6.9
2007	7.5	2016	6.2
2008	7.5	2017	6.1

Source: TurkStat

In other words, agricultural GDP increased from 24.3 billion Dollars in 2002 to 52 billion Dollars in 2017. These values are important as they indicate us that lesser people produced more and productivity has increased in a sector with a field of activity unchanged in terms of magnitude like agriculture.

About 35% of the working people were working in agriculture in 2002; however as of 2017, approximately 19.4% of working

people, corresponding to 5.5 Million people, work in the agricultural sector in Turkey.

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 number 1 agricultural economy in the EU,
- becoming the 7<sup>th</sup> top agricultural economy in the world,
- being among 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)

**Table 2: Agricultural Growth Rate by Years**

Years	Agricultural GDP (billion \$)	Agricultural Growth (%)
2002	24.3	8.7
2003	31.0	-1.5
2004	38.0	3.9
2005	46.2	7.9
2006	44.7	1.5
2007	50.9	-6.2
2008	58.1	4.5
2009	52.6	4.1
2010	69.7	7.7
2011	68.5	3.4
2012	67.5	2.2
2013	55.4	2.3
2014	52.7	0.6
2015	59.4	9.4
2016	52.3	-2.6
2017	52.0	4.7

Source: TurkStat

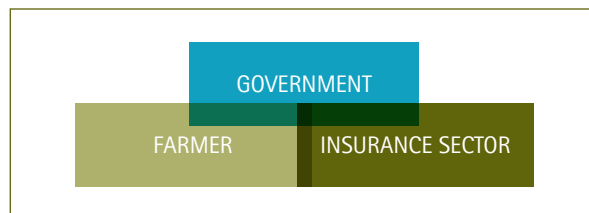
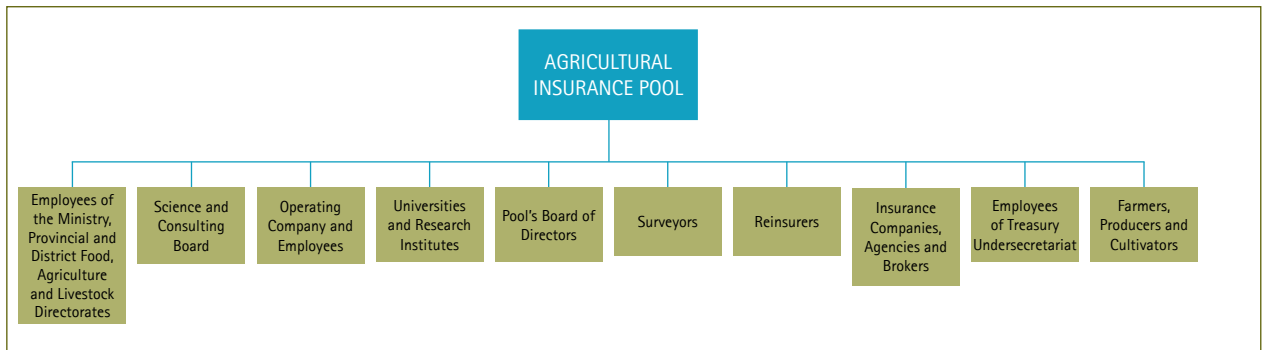
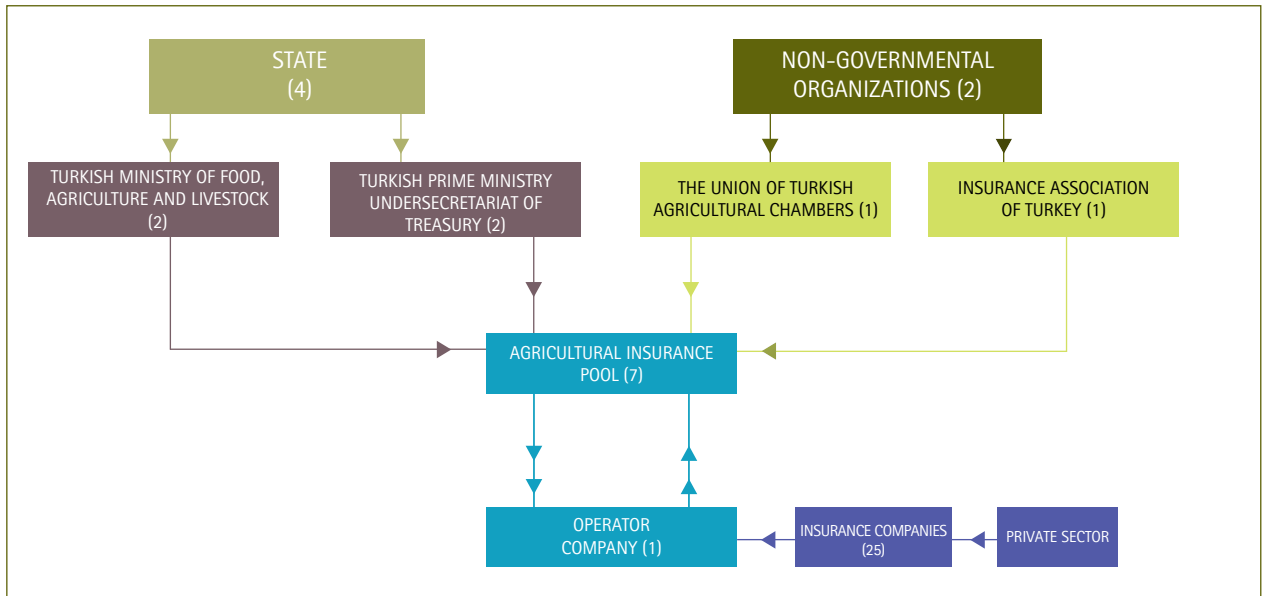
The agricultural sector which has been established on sound foundations with decisive, realistic policy and activities and meets food requirement of 80 Million people of us and millions of tourists and immigrants residing in our country with the sustainable growth trend achieved by it and also realizes export with a value of 16.9 Billion Dollars in 2017 will, no doubt, maintain its effective role in development of economy and Turkey in the following future.

Agricultural products such as nut, citrus fruits, apricot, grape, fig, tobacco, olive oil and olive 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 to general employment is also another important issue which must be considered.

# Corporate Structure

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

The Agricultural Insurance Pool (TARSİM) is administered by a Board of Directors including representatives from the Turkish 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 government, private sector and nongovernmental organizations. In short, this system which is named as TARSİM consists of the Agricultural Insurance Pool and Management Company, which is responsible for 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:

- Ensuring the Agricultural Insurance to be widespread in Turkey,
- Being able to create and apply a total assurance system to cover all agricultural risks,
- Being perceived as a model and reputable organization with high popularity and recognition in the agricultural section,
- Creating a technical infrastructure appropriate for the most fair price application among the insured people, and 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 to create awareness among the farmers and other stakeholders with trainings and promotional activities,
- Being one of the model corporations of our country in terms of cooperation of the state, private sector and non-governmental organizations (NGO),
- Ensuring any problems and issues suffered in respect of the process to be minimized, being in an effective and result-oriented communication with farmers.
- Being one of the leaders and model representatives of the insurance Agricultural Insurance Pool system applied in various countries in the world,
- 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 the international risk transfer market closely, developing relationships and implementing joint projects,
- Following promotional activities in its field in and out of the country closely,
- 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,
- 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,
- Sharing its experience and knowledge with other insurance pool systems and offer to their service,
- Acting in accordance to the National Agriculture Policy.



# Companies Authorized to Execute Insurance Contracts on behalf of Agricultural Insurance Pool\*

\* The companies are listed in alphabetical order.

The Agricultural Insurance Law no. 5363 dictates that all the operations of the Agricultural Insurance Pool (TARSİM) will be managed by A management company, in which all the insurance companies that participate in the pool will be partners with equal shares.

Therefore the 25 insurance companies, whose names are given above, are the shareholders of Tarım Sigortaları Havuz İşletmesi A.Ş. with equal shares.

# The Premiers in the State Supported Agricultural Insurance

## 21 June 2005

The Agricultural Insurance Law no. 5363 came into force after being published at the Official Gazette whereupon Agricultural Insurance Pool (TARSİM) was established.

## 24 October 2005

Agricultural Insurance Pool Management Company was established to handle the operations of Agricultural Insurance Pool (TARSİM).

## 16 January 2006

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

## 27 January 2006

Agricultural Insurance Pool (TARSİM) Board convened its first meeting in Ankara.

## 01 June 2006

Crop Insurance and Cattle Insurance applications were initiated.

## 06 June 2006

The Policy Delivery Ceremony, where the representative policies were generated and presented to the producers, was held. The ceremony organized in Ankara was attended by the State Minister Ali Babacan responsible for the Treasury, Turkish Food, Agricultural and Livestock Minister Dr. Mehmet Mehdi Eker, TBMM Agricultural, Forestry and Village Affairs Commission Chairman and Adana Deputy Prof. Dr. Vahit Kirişçi, other deputies, Agricultural Insurance Pool (TARSİM) Board Chairman Dr. Ramazan Kadak, Turkish Insurance, Reinsurance and Retirement Companies Association Board Chairman Hulusi Taşkıran, The Union of Turkish Agricultural Chambers Chairman Ş. Şemsi Bayraktar, farmers, nongovernmental organizations, the insurance sector and media representatives.

## 21 July 2006

The first publicity meeting was organized in Tekirdağ. In later dates, the regional publicity meetings with wide attendance continued in various provinces.

## 23-27 August 2006

The Pool met the producers at the Agroistanbul trade fair for the first time.

## 01 September 2006

Greenhouse Insurance and Poultry Insurance applications were initiated.

## 05 January 2007

"Frost" risk for fruits was included in the insurance coverage.

## 16 March 2007

"Abortion" and "New-born Deaths within 1 Week from Birth" were covered by Livestock Insurances.

## 01 July 2007

Aquaculture Insurance application was initiated.

## 25-26 November 2007

The General Evaluation and Communication Meeting was organized in Antalya for the Agricultural Insurance Pool (TARSİM), Crop Insurance Loss Adjusters for the first time.

## 01-02 June 2008

The General Evaluation and Communication Meeting was organized in Ürgüp for the Agricultural Insurance Pool (TARSİM) Livestock Insurances Loss Adjusters for the first time.

## 01 August 2008

The first "Annual Report" of the Agricultural Insurance Pool (TARSİM) was published.

## 01-02 November 2008

A seminar titled "Aquaculture Insurance and Risk Management" was organized with renowned lecturers in Çeşme for the Agricultural Insurance Pool (TARSİM) Aquaculture Insurance loss adjusters.

### **08 November 2008**

In order to further develop the Agricultural Insurance Pool (TARSİM), State Supported Agricultural Insurance System and existing practices, the insurance companies and agencies came together in Istanbul at the "Stakeholders Assessment Meeting".

### **04-06 December 2009**

The meeting for introducing agencies of the insurance companies authorized to issue the Agricultural insurance policies was held in Antalya.

### **01 January 2010**

"Flood" risk was covered by Crop Insurance and Greenhouse Insurance.

### **03-05 December 2010**

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

### **01 January 2011**

The risk of frost during the flowering period was covered by Crop Insurance. Fattening cattle were covered by Cattle Insurance.

### **01 May 2011**

The breeder sheep and goats (sheep and goats, rams and male goats) were covered by the Livestock Insurances.

### **22-24 June 2011**

Agricultural Insurance Pool (TARSİM) hosted the International Loss Adjustment Organization meeting organized by International Association of Agricultural Production Insurers (AIAG) in a different country each year for the first time.

### **01 December 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.

### **04 October 2012**

Agricultural Insurance Pool (TARSİM) trademark was registered by the Turkish Patent institute and received a Trademark Registration certificate valid for 10 years.

### **04 March 2013**

Agricultural Insurance Pool (TARSİM) became an "Insurance Arbitration Commission Member" in order to provide a higher quality, more transparent and impartial service to the producers as the beneficiaries of the insurance contract and the party that bears the risk with view to resolve the disputes that might arise out of the agreement rapidly.

### **01 January 2014**

Bee Hives Insurance applications was initiated.

### **01 December 2015**

The ISO 9001:2008 Quality Management System and ISO 10002:2014 Customer Satisfaction and Complaint Management System Quality certificates were obtained.

### **01 January 2016**

Foot and Mouth Disease was covered by Livestock Insurances, for the enterprises that have free of disease certificate.

### **29 April 2016**

ISO 27001: 2013 Information Security Management System Certificate was received.

### **02-03 June 2016**

International Agricultural Insurance Symposium was held in Istanbul on 02-03 June.

### **01 January 2017**

District Based Drought Yield Insurance application was initiated for wheats grown in dry agricultural areas and certified seeds.

Fruit trees and their vines and saplings were included in the scope of the insurance.

Theft risk for Cattle and Sheep & Goats was included in the scope of the insurance.

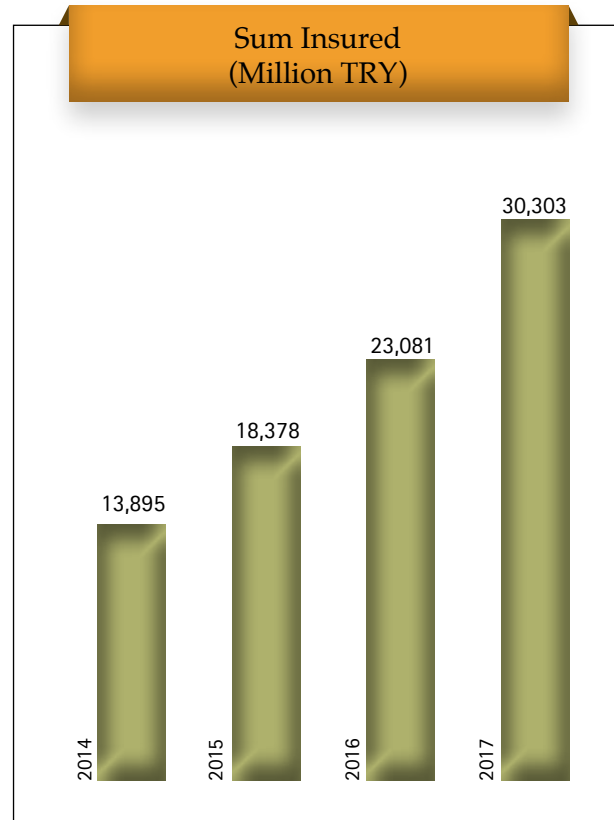
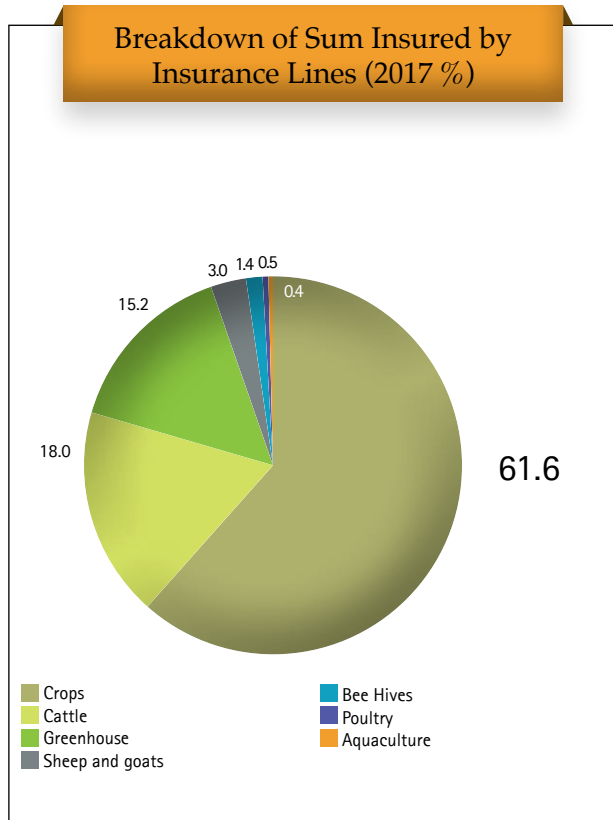
Poultry grown according to the outdoor and semi-outdoor system were included in the scope of the insurance.





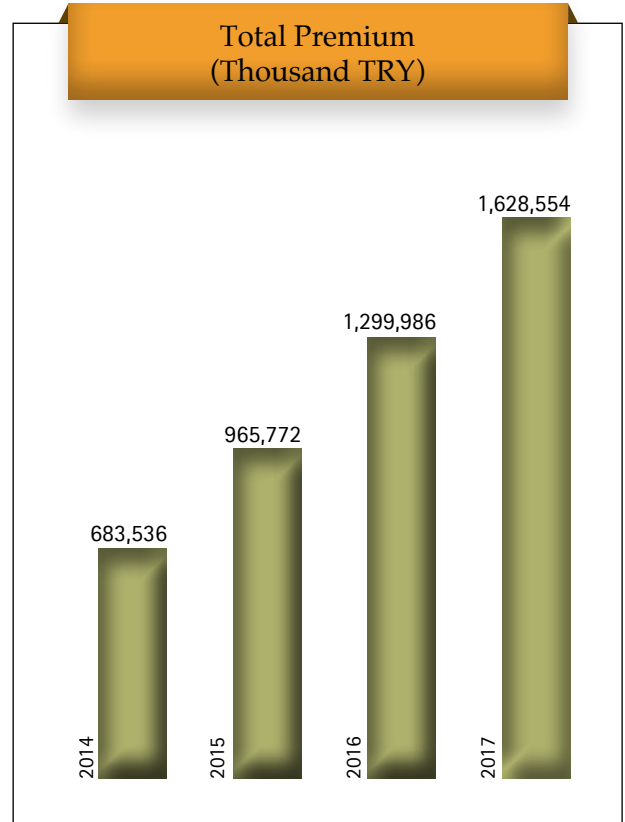
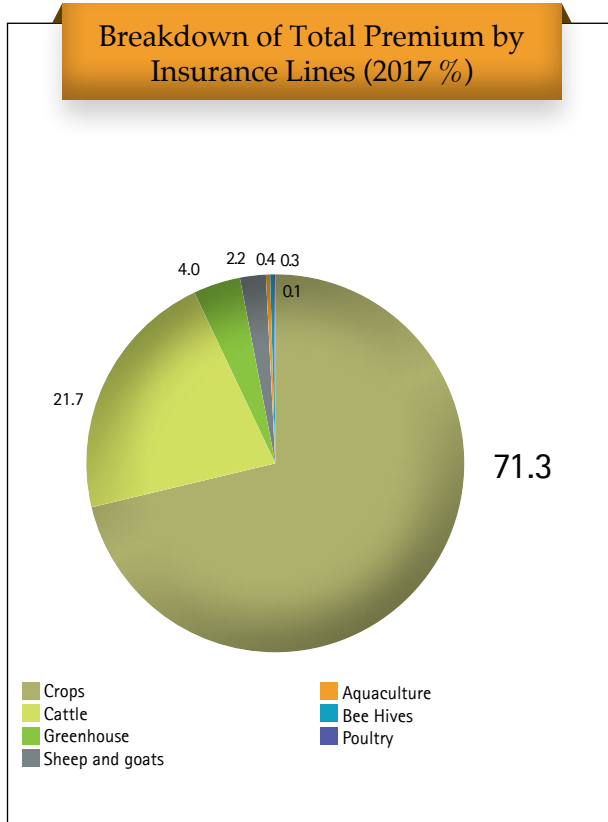
# Overview of Agricultural Insurances

# Sum Insured



Sum Insured (TL)				
Insurance Line	2014	2015	2016	2017
Crop	9,287,591,094	12,568,120,564	15,186,084,440	18,654,875,618
Greenhouse	1,961,150,453	2,542,975,400	3,210,687,752	4,594,633,662
Cattle	1,950,250,230	2,474,850,643	3,496,848,720	5,441,028,015
Sheep and goats	327,908,415	343,117,422	564,161,880	917,105,832
Poultry	60,033,504	109,483,788	103,658,485	150,229,204
Aquaculture	66,590,225	56,917,168	83,436,995	117,094,253
Bee Hives	241,219,825	282,566,485	435,842,005	428,381,275
<b>Grand Total</b>	<b>13,894,743,746</b>	<b>18,378,031,469</b>	<b>23,080,720,277</b>	<b>30,303,347,858</b>

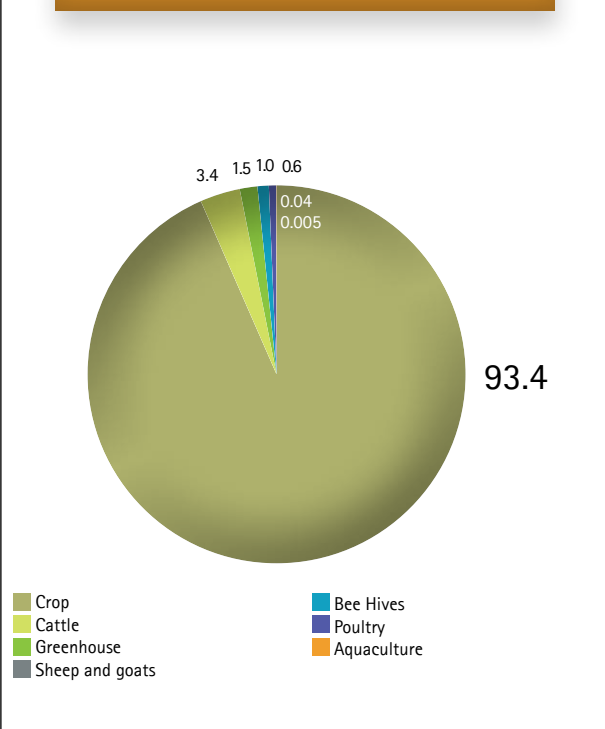
# Total Premium



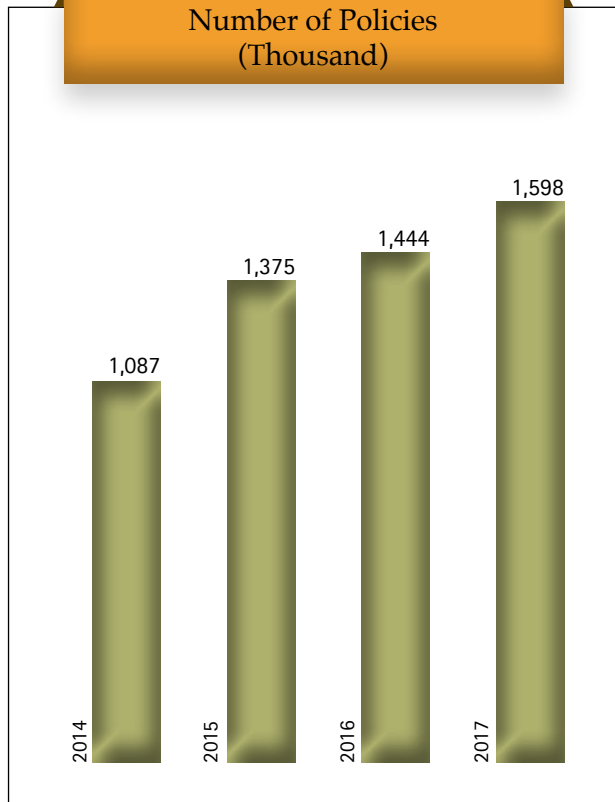
Total Premium (TRY)								
Insurance Line	2014		2015		2016		2017	
	Total Premium (TRY)	Government Premium Subsidy (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)
Crops	456,725,441	250,568,562	694,991,072	388,825,982	974,001,780	531,992,670	1,160,546,158	630,415,637
Greenhouse	28,329,138	14,163,603	36,341,155	18,169,562	47,780,675	23,889,228	65,784,135	32,890,732
Cattle	160,443,601	80,221,704	200,893,425	100,446,598	239,537,841	119,768,790	353,246,073	176,622,808
Sheep and goats	30,396,807	15,198,392	25,594,433	12,797,215	27,591,687	13,795,824	35,985,010	17,992,495
Poultry	1,466,076	733,038	1,717,004	858,502	1,470,483	735,241	1,777,381	888,689
Aquaculture	3,139,584	1,569,792	2,680,112	1,340,056	4,054,693	2,027,346	5,869,977	2,934,988
Bee Hives	3,035,347	1,517,657	3,554,995	1,777,478	5,549,143	2,774,547	5,345,055	2,672,503
<b>Grand Total</b>	<b>683,535,994</b>	<b>363,972,747</b>	<b>965,772,197</b>	<b>524,215,392</b>	<b>1,299,986,302</b>	<b>694,983,646</b>	<b>1,628,553,789</b>	<b>864,417,852</b>

# Number of Policies

Breakdown of Number of Policies by Insurance Lines (2017 %)



Number of Policies (Thousand)

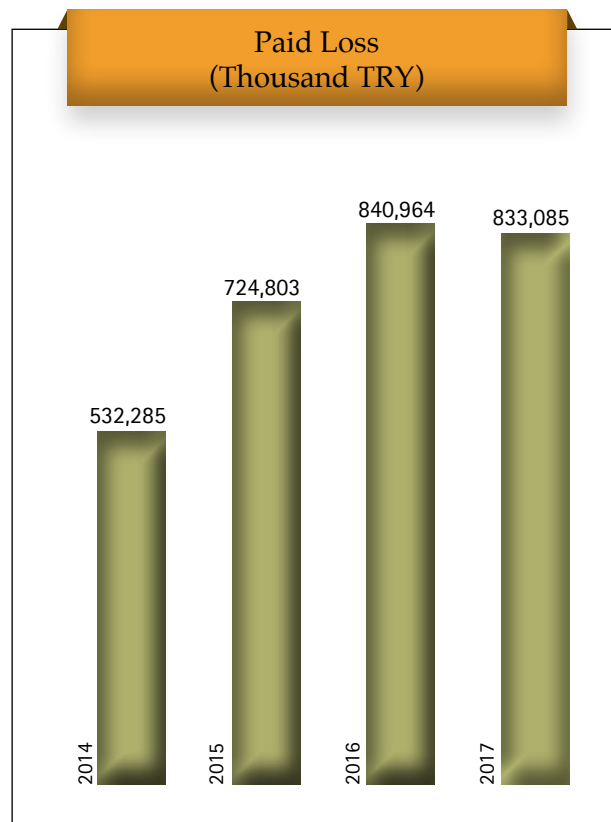
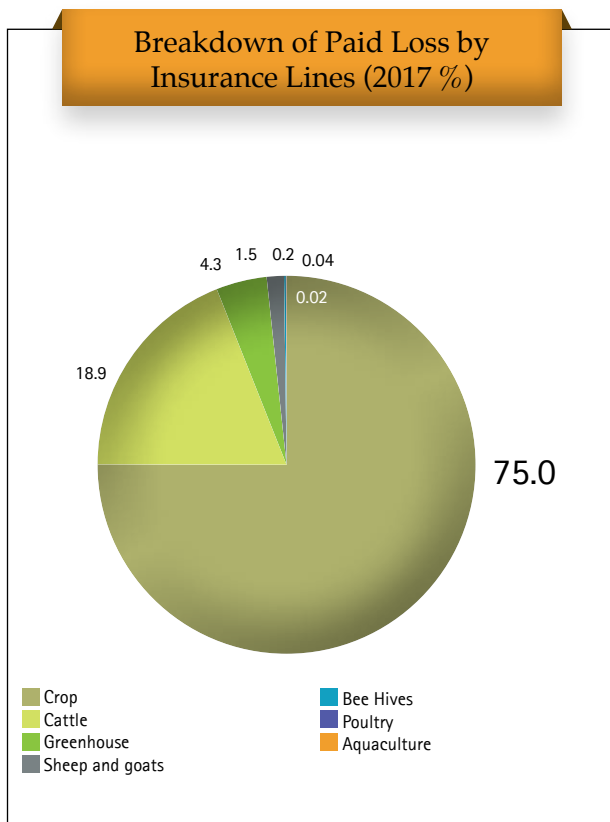


## Number of Policies

Insurance Line	2014	2015	2016	2017
Crop	1,029,586	1,311,373	1,366,550	1,493,392
Greenhouse	16,890	17,557	19,640	24,139
Cattle	23,320	26,636	35,777	54,856
Sheep and goats	9,815	11,863	12,026	15,441
Poultry	133	192	225	561
Aquaculture	44	49	61	77
Bee Hives	6,824	7,720	9,998	9,803
<b>Grand Total</b>	<b>1,086,612</b>	<b>1,375,390</b>	<b>1,444,277</b>	<b>1,598,269</b>



# Paid Loss\*



Paid Loss (TRY)*				
Insurance Line	2014	2015	2016	2017
Crop	416,144,244	605,946,710	691,174,024	625,075,321
Greenhouse	11,106,904	11,015,136	10,968,101	36,121,669
Cattle	98,161,562	97,207,967	128,344,181	157,834,469
Sheep and goats	6,502,720	7,965,188	8,168,647	12,290,593
Poultry	8,095	936,528	83,669	294,086
Aquaculture	185,897	1,156,027	1,506,182	184,632
Bee Hives	175,442	575,317	718,708	1,284,715
<b>Grand Total</b>	<b>532,284,864</b>	<b>724,802,873</b>	<b>840,963,512</b>	<b>833,085,483</b>

\* Loss adjustment expenses included.

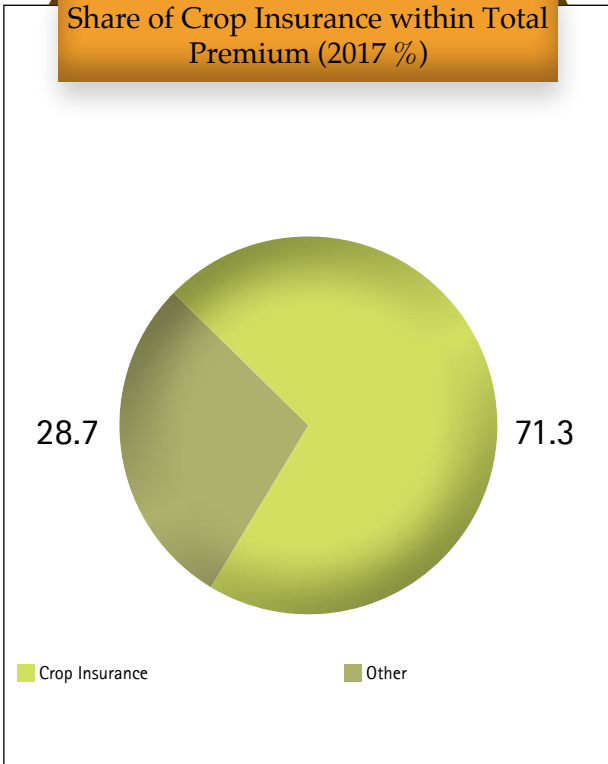


An aerial photograph of a large, intricate green maze. The maze is composed of numerous narrow, winding paths that create a complex, repeating pattern of green hedges. The perspective is from a high angle, looking down at the maze. In the upper center of the image, there is a semi-transparent, golden-brown rectangular box with rounded corners. Inside this box, the title "Evaluation of 2017 by Insurance Lines" is written in a bold, black, serif font, centered horizontally and vertically.

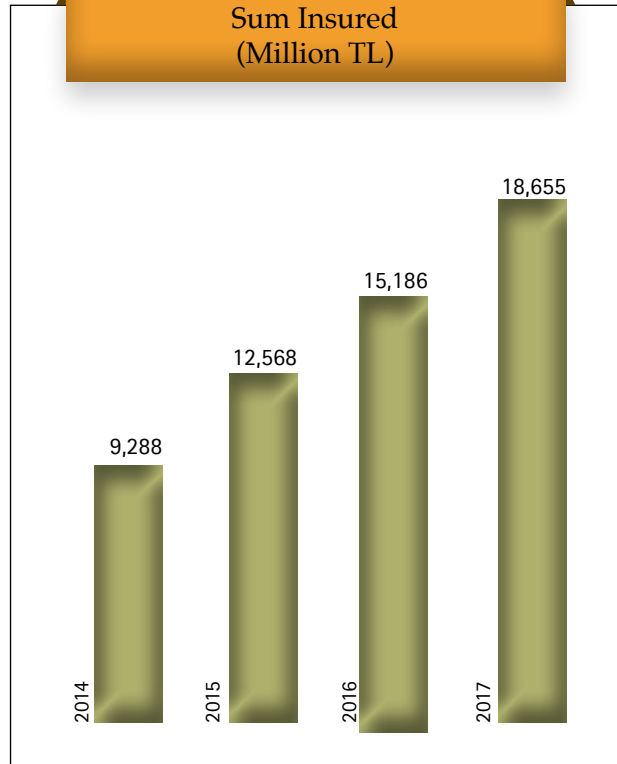
# **Evaluation of 2017 by Insurance Lines**

# Development of Crop Insurance by Years

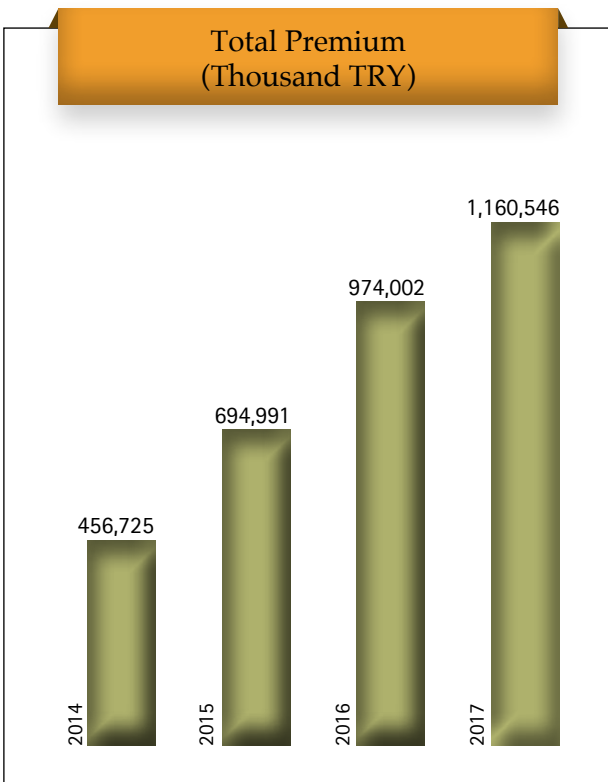
Share of Crop Insurance within Total Premium (2017 %)



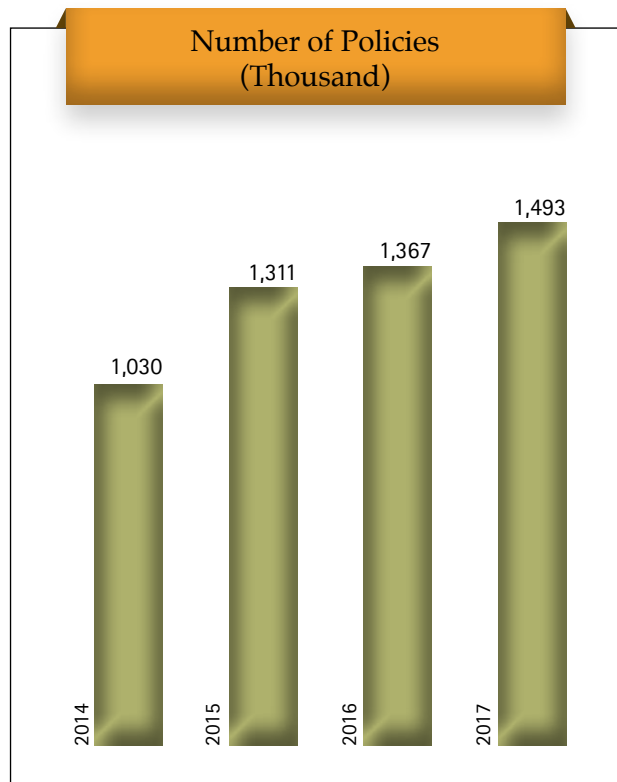
Sum Insured (Million TL)



Total Premium (Thousand TRY)



Number of Policies (Thousand)



## Scope of Insurance and Insured Risks

The quantity losses for all crops caused by "Hail, Storm, Whirlwind, Fire, Landslide, Earthquake and Flood"; in addition to risks listed above, the quantity losses caused by "Frost" risk for the fruits only, including the flowering period; the quality losses caused by the "Hail" risk in the vegetables, fruits and cut flowers; in the fruit groves and wine yards the damages caused by "Hail, Hail Weight, Storm, Whirlwind, Fire, Earthquake, Landslide and Flood" risks as well as the damages caused to the Hail Nettings and Cover Systems and stem sections of the crops such as "wheat, barley, rye, triticale, oats" and the quantity losses caused by "Wild Boar" at the vegetables and saplings, Quantity losses caused on cherries due to rainfall risk during the maturation period as well as quantity losses caused on the leaves of vineyards where pickled leaves are grown due to hail, storm, whirlwind, fire, earthquake, landslide, flood risks, all damages that occur on economically-efficient fruit trees, vineyards and their saplings due to hail, storm, whirlwind, fire, earthquake, landslide, flood risks, vehicle impact and snow weight risks, and loss of yield caused on wheat and certified seeds of this crop due to the risks other than drought, frost, hot wind and hot air wave, extreme moisture, extreme rainfall and hail package (hail, storm, whirlwind, fire, landslide, flood, earthquake) are covered in accordance with the General Conditions, Tariffs and Instructions are also included in the insurance coverage within the framework of the General Conditions, Tariff and Instructions. Also, wheat stem could be optionally covered.

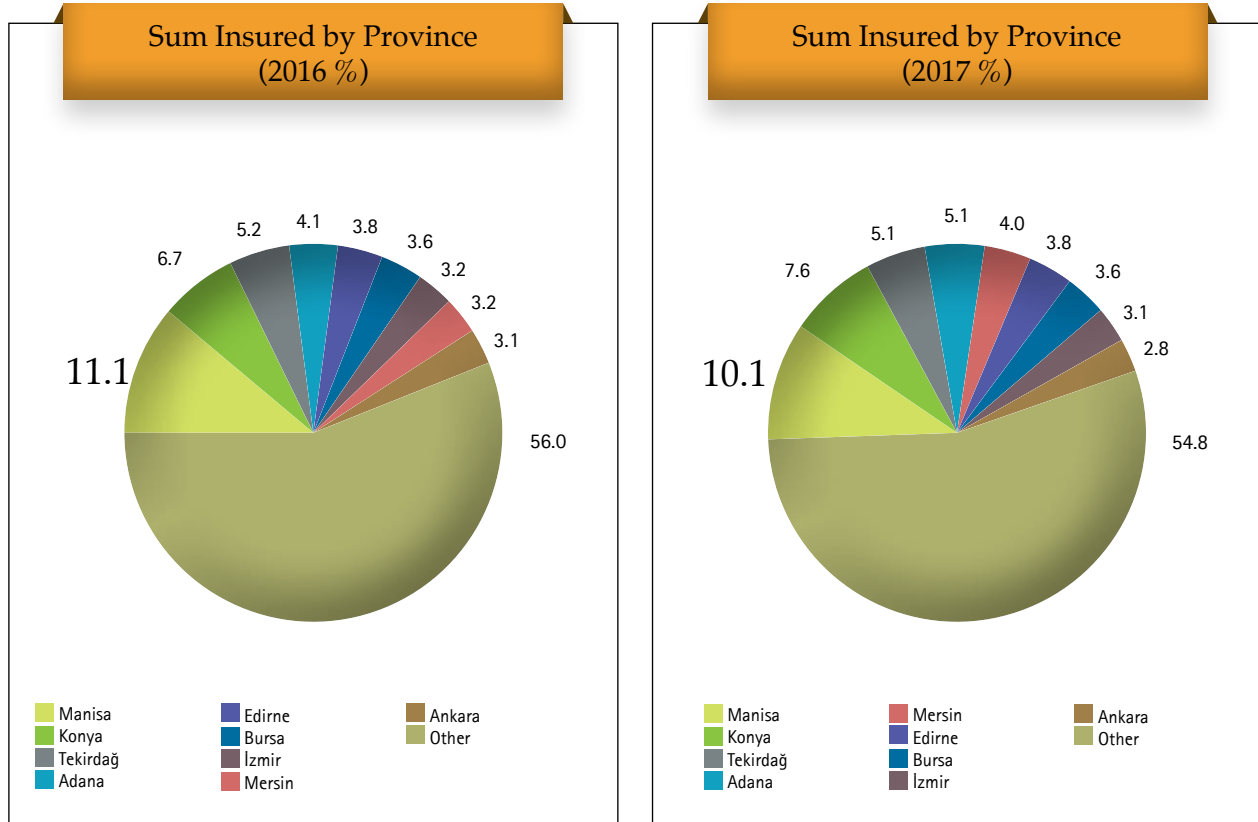
	Number of Policies (ea)	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	1,029,586	9,287,591,094	456,725,441	250,568,562	416,144,244
2015	1,311,373	12,568,120,564	694,991,072	388,825,982	605,946,710
2016	1,366,550	15,186,084,440	974,001,780	531,992,670	691,174,024
2017	1,493,392	18,654,875,618	1,160,546,158	630,415,637	625,075,321

\*Loss adjustment expenses included.

### Rates of Increase

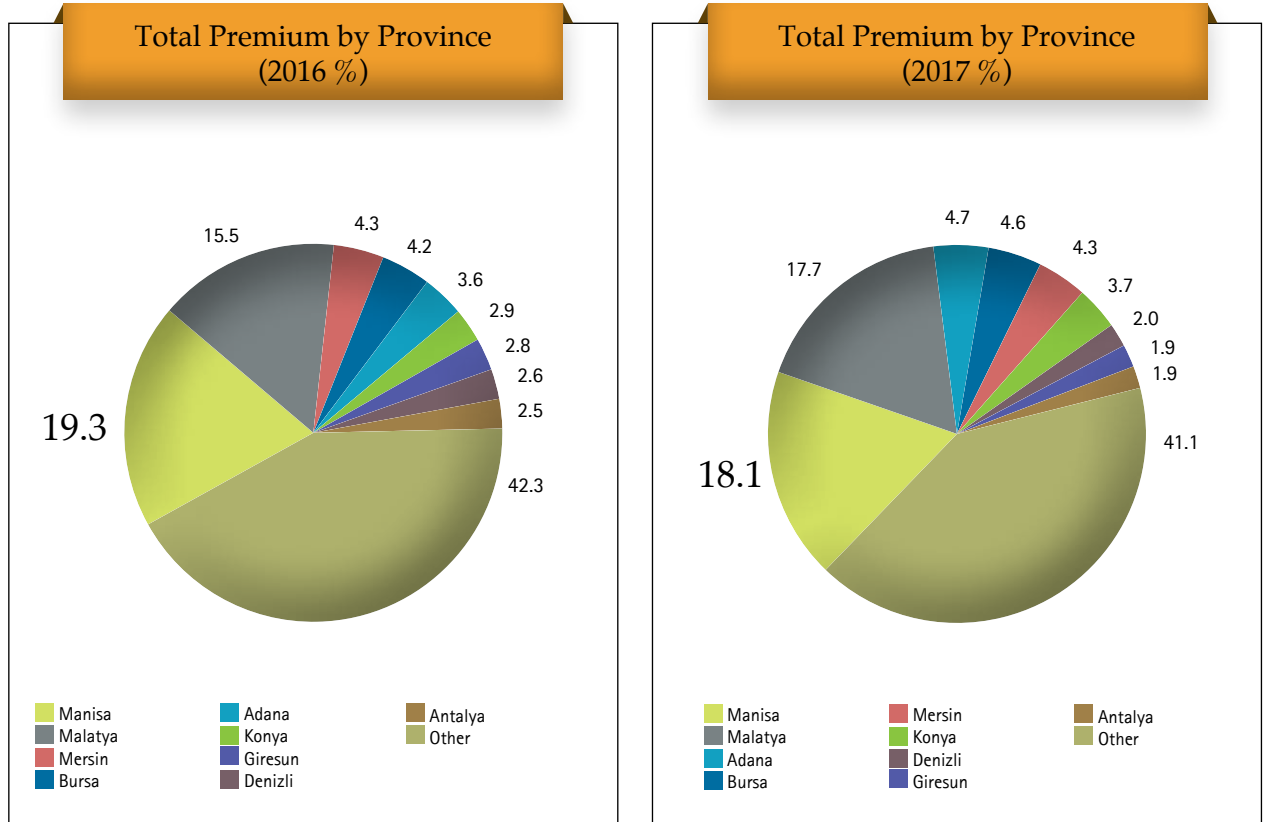
2014	2015	2016	2017
AT NUMBER OF POLICIES <b>22.3%</b>	AT NUMBER OF POLICIES <b>27.4%</b>	AT NUMBER OF POLICIES <b>4.2%</b>	AT NUMBER OF POLICIES <b>9.3%</b>
AT SUM INSURED <b>22.7%</b>	AT SUM INSURED <b>35.3%</b>	AT SUM INSURED <b>20.8%</b>	AT SUM INSURED <b>22.8%</b>
AT TOTAL PREMIUM <b>39.6%</b>	AT TOTAL PREMIUM <b>52.2%</b>	AT TOTAL PREMIUM <b>40.1%</b>	AT TOTAL PREMIUM <b>19.2%</b>

# Sum Insured by Province



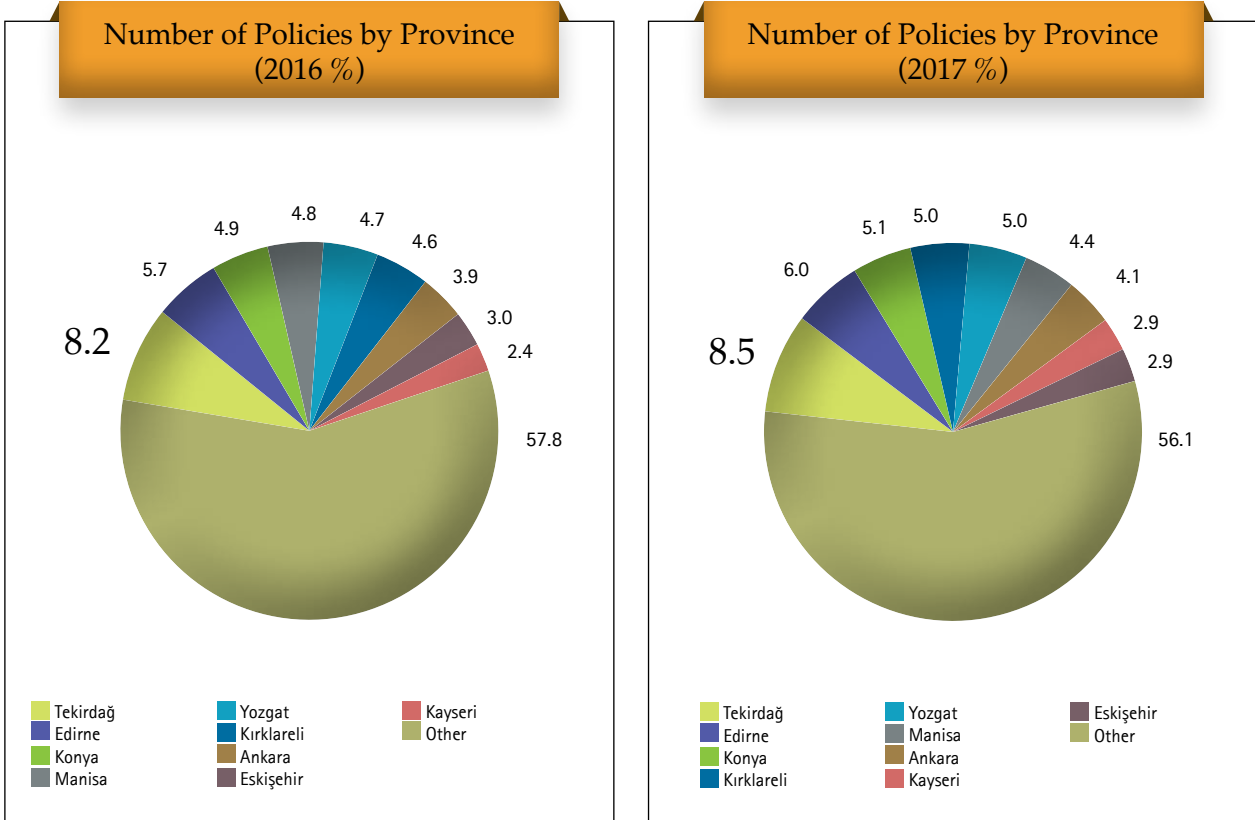
Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Manisa	1,686,987,182	11.1	1,878,730,662	10.1	11.4
Konya	1,010,247,425	6.7	1,422,697,284	7.6	40.8
Tekirdağ	787,831,168	5.2	953,832,768	5.1	21.1
Adana	628,076,036	4.1	950,609,218	5.1	51.4
Mersin	478,508,172	3.2	743,187,686	4.0	55.3
Edirne	584,309,849	3.8	716,393,429	3.8	22.6
Bursa	551,225,243	3.6	667,858,433	3.6	21.2
İzmir	484,078,415	3.2	572,828,103	3.1	18.3
Ankara	463,490,030	3.1	531,191,685	2.8	14.6
Aydın	467,396,200	3.1	527,802,630	2.8	12.9
Malatya	396,456,764	2.6	469,558,082	2.5	18.4
Şanlıurfa	450,481,977	3.0	446,669,499	2.4	-0.8
Balıkesir	323,613,330	2.1	445,658,736	2.4	37.7
Denizli	380,854,006	2.5	424,451,396	2.3	11.4
Mardin	350,967,375	2.3	415,877,031	2.2	18.5
Other Provinces	6,141,561,267	40.4	7,487,528,974	40.1	21.9
<b>Grand Total</b>	<b>15,186,084,440</b>	<b>100.0</b>	<b>18,654,875,618</b>	<b>100.0</b>	<b>22.8</b>

# Total Premium by Province



Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Manisa	187,688,313	19.3	210,011,032	18.1	11.9
Malatya	151,218,922	15.5	205,217,826	17.7	35.7
Adana	35,199,297	3.6	54,363,360	4.7	54.4
Bursa	41,367,836	4.2	53,254,855	4.6	28.7
Mersin	41,870,148	4.3	49,631,019	4.3	18.5
Konya	28,107,926	2.9	42,659,563	3.7	51.8
Denizli	24,987,046	2.6	23,436,331	2.0	-6.2
Giresun	26,922,999	2.8	22,495,977	1.9	-16.4
Antalya	24,587,271	2.5	21,982,272	1.9	-10.6
Tekirdağ	17,942,872	1.8	20,828,511	1.8	16.1
Edirne	15,811,096	1.6	19,351,671	1.7	22.4
Diyarbakır	13,807,938	1.4	18,659,429	1.6	35.1
Ankara	14,722,414	1.5	18,502,982	1.6	25.7
Kayseri	10,398,521	1.1	18,244,607	1.6	75.5
Kahramanmaraş	12,864,665	1.3	17,943,827	1.5	39.5
Other Provinces	326,504,516	33.5	363,962,895	31.4	11.5
<b>Grand Total</b>	<b>974,001,780</b>	<b>100.0</b>	<b>1,160,546,158</b>	<b>100.0</b>	<b>19.2</b>

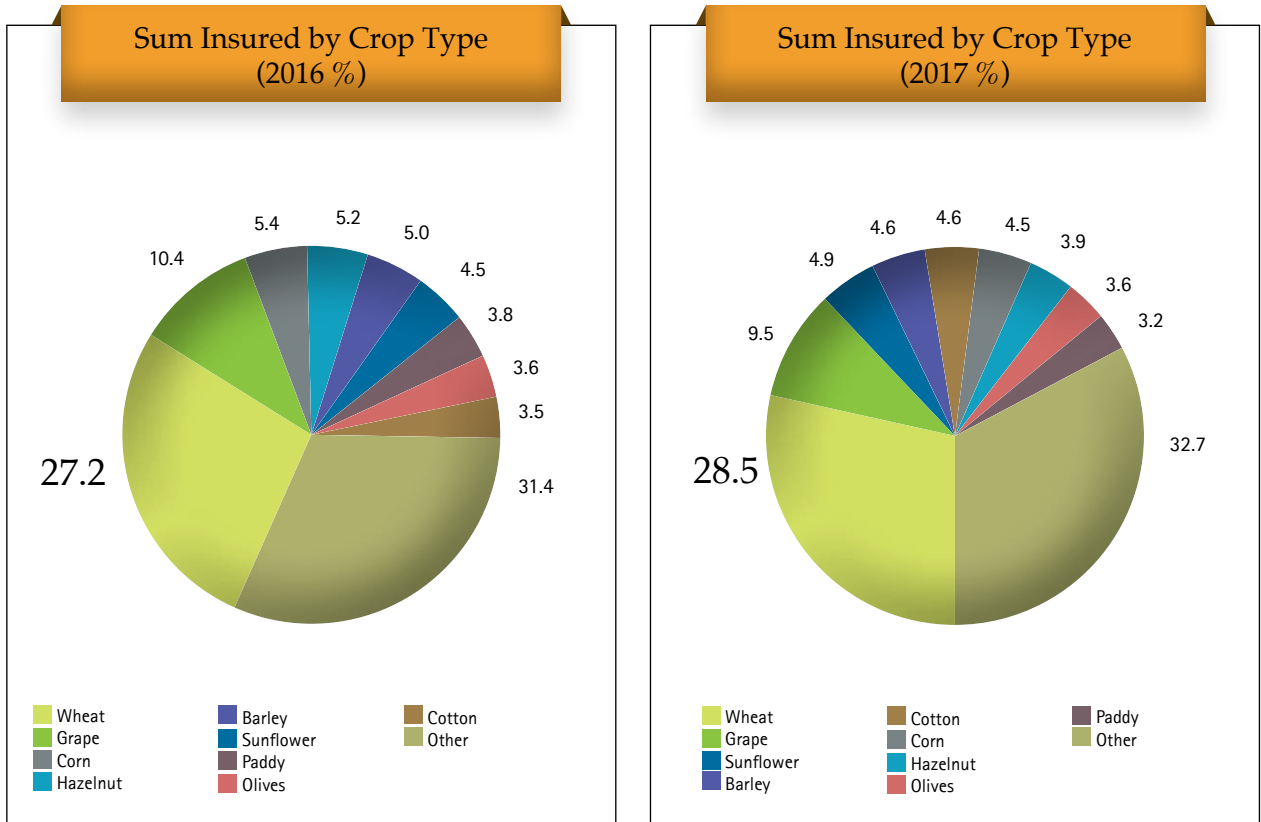
# Number of Policies by Province



Province	2016	2016 (%)	2017	2017 (%)	Change (%)
Tekirdağ	111,850	8.2	127,357	8.5	13.9
Edirne	78,071	5.7	89,853	6.0	15.1
Konya	67,014	4.9	75,945	5.1	13.3
Kırklareli	63,343	4.6	75,038	5.0	18.5
Yozgat	64,026	4.7	74,069	5.0	15.7
Manisa	65,054	4.8	66,259	4.4	1.9
Ankara	53,201	3.9	61,731	4.1	16.0
Kayseri	32,826	2.4	42,861	2.9	30.6
Eskişehir	41,268	3.0	42,747	2.9	3.6
Afyonkarahisar	34,707	2.5	41,704	2.8	20.2
Kırşehir	33,863	2.5	39,713	2.7	17.3
Kütahya	29,265	2.1	34,064	2.3	16.4
Balıkesir	30,079	2.2	30,365	2.0	1.0
Çorum	27,067	2.0	29,709	2.0	9.8
Giresun	41,441	3.0	29,505	2.0	-28.8
Other Provinces	593,475	43.4	632,472	42.4	6.6
<b>Grand Total</b>	<b>1,366,550</b>	<b>100.0</b>	<b>1,493,392</b>	<b>100.0</b>	<b>9.3</b>

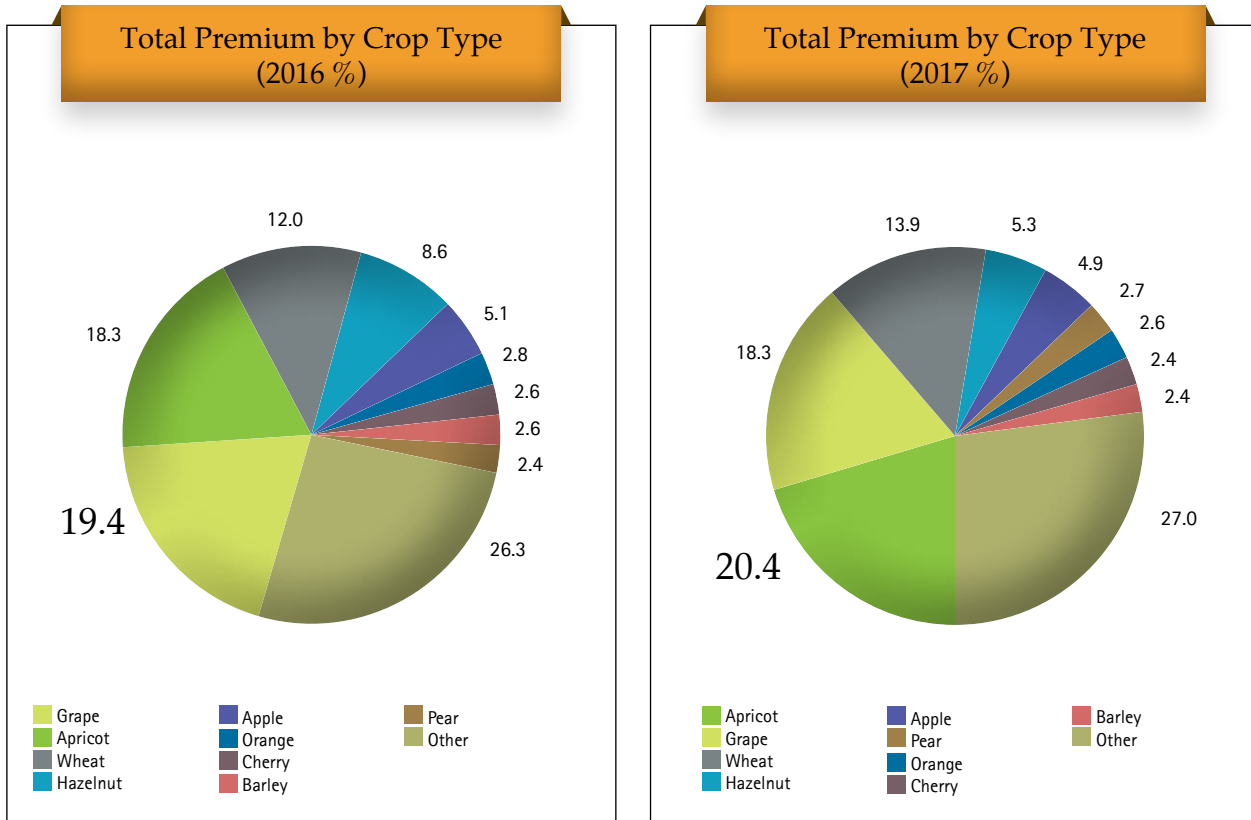


# Sum Insured by Crop Type



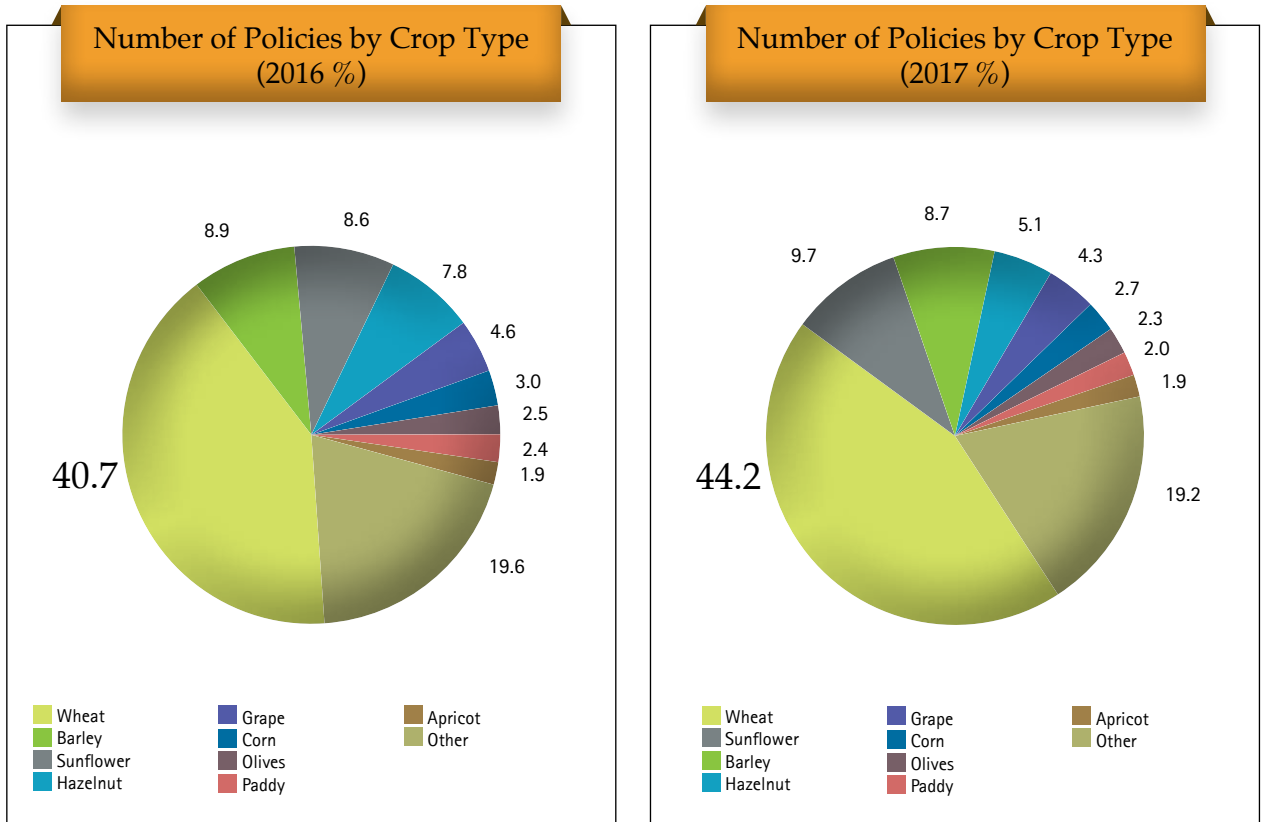
Crop	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Wheat	4,131,693,811	27.2	5,311,002,790	28.5	28.5
Grape	1,580,401,555	10.4	1,763,485,752	9.5	11.6
Sunflower	682,910,595	4.5	911,859,912	4.9	33.5
Barley	756,514,043	5.0	862,872,484	4.6	14.1
Cotton	532,653,299	3.5	860,120,723	4.6	61.5
Corn	814,101,307	5.4	848,155,358	4.5	4.2
Hazelnut	788,795,616	5.2	728,472,156	3.9	-7.6
Olives	553,121,332	3.6	663,224,114	3.6	19.9
Paddy	577,786,400	3.8	601,181,627	3.2	4.0
Apricot	488,120,917	3.2	574,285,426	3.1	17.7
Mandarin	271,842,003	1.8	452,903,821	2.4	66.6
Apple	341,779,481	2.3	426,247,113	2.3	24.7
Corn (Silage)	236,243,643	1.6	313,292,331	1.7	32.6
Potato	302,703,277	2.0	297,226,018	1.6	-1.8
Pear	198,461,049	1.3	297,053,736	1.6	49.7
Other Products	2,928,956,112	19.3	3,743,492,256	20.1	27.8
<b>Grand Total</b>	<b>15,186,084,440</b>	<b>100.0</b>	<b>18,654,875,618</b>	<b>100.0</b>	<b>22.8</b>

# Total Premium by Crop Type



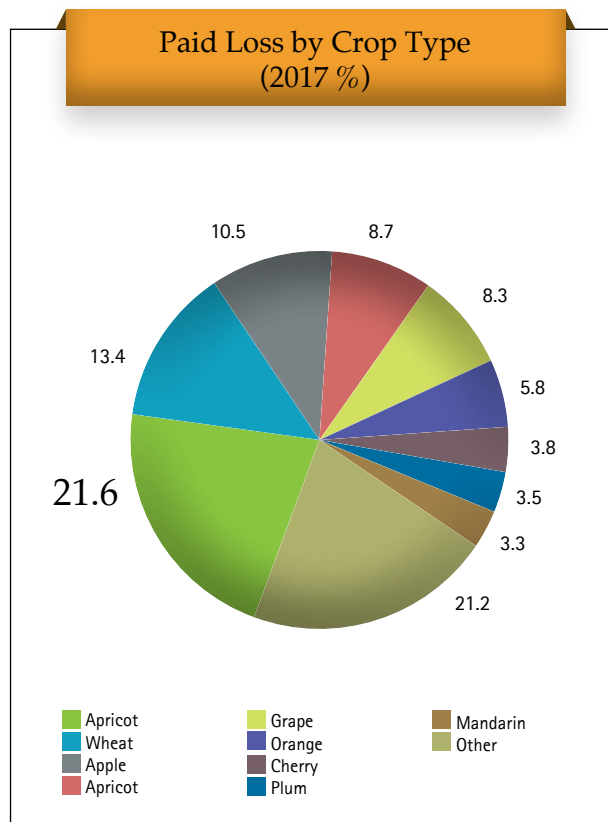
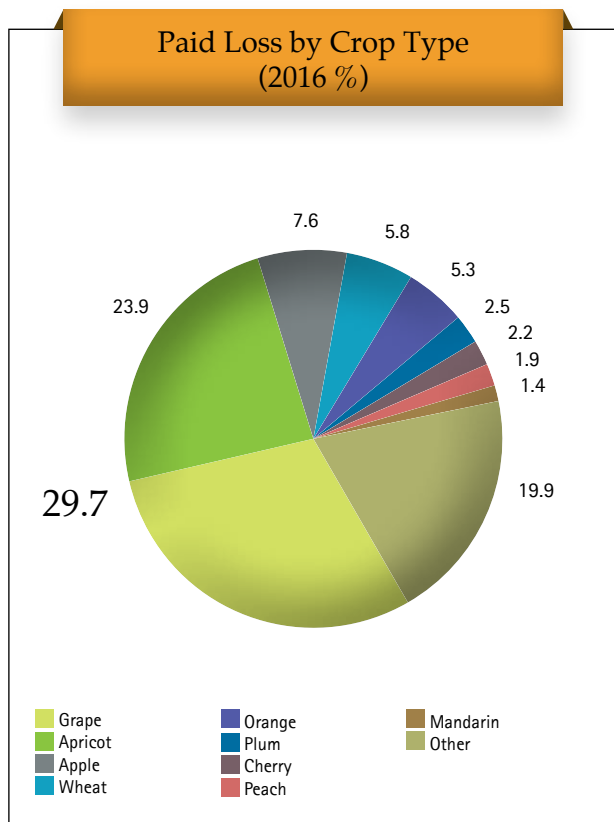
Crop	2016 (TL)	2016 (%)	2017 (TL)	2017 (%)	Change (%)
Apricot	178,417,305	18.3	236,660,350	20.4	32.6
Grape	189,267,043	19.4	212,543,202	18.3	12.3
Wheat	116,669,273	12.0	161,425,939	13.9	38.4
Hazelnut	83,677,566	8.6	61,957,017	5.3	-26.0
Apple	49,212,651	5.1	56,798,007	4.9	15.4
Pear	23,098,849	2.4	31,437,216	2.7	36.1
Orange	27,106,865	2.8	30,144,103	2.6	11.2
Cherry	25,548,608	2.6	28,082,240	2.4	9.9
Barley	25,068,904	2.6	27,702,193	2.4	10.5
Mandarin	16,414,519	1.7	26,166,607	2.3	59.4
Peach	17,619,230	1.8	24,179,918	2.1	37.2
Cotton	13,344,381	1.4	22,239,239	1.9	66.7
Olives	18,926,932	1.9	20,557,188	1.8	8.6
Corn	17,288,727	1.8	18,070,497	1.6	4.5
Plum	18,391,231	1.9	17,917,614	1.5	-2.6
Other Products	153,949,696	15.8	184,664,828	15.9	20.0
<b>Grand Total</b>	<b>974,001,780</b>	<b>100.0</b>	<b>1,160,546,158</b>	<b>100.0</b>	<b>19.2</b>

# Number of Policies by Crop Type



Corp	2016	2016 (%)	2017	2017 (%)	Change (%)
Wheat	556,505	40.7	660,518	44.2	18.7
Sunflower	117,098	8.6	144,233	9.7	23.2
Barley	122,289	8.9	129,211	8.7	5.7
Hazelnut	106,132	7.8	76,038	5.1	-28.4
Grape	62,536	4.6	63,718	4.3	1.9
Corn	41,386	3.0	40,257	2.7	-2.7
Olives	33,527	2.5	34,259	2.3	2.2
Paddy	32,289	2.4	30,509	2.0	-5.5
Apricot	26,361	1.9	28,108	1.9	6.6
Cotton	19,740	1.4	27,084	1.8	37.2
Apple	28,126	2.1	25,030	1.7	-11.0
Corn (Silage)	17,883	1.3	19,455	1.3	8.8
Clover	14,871	1.1	16,543	1.1	11.2
Chickpea	10,413	0.8	15,594	1.0	49.8
Cherry	12,939	0.9	12,399	0.8	-4.2
Other Products	164,455	12.0	170,436	11.4	3.6
<b>Grand Total</b>	<b>1,366,550</b>	<b>100.0</b>	<b>1,493,392</b>	<b>100.0</b>	<b>9.3</b>

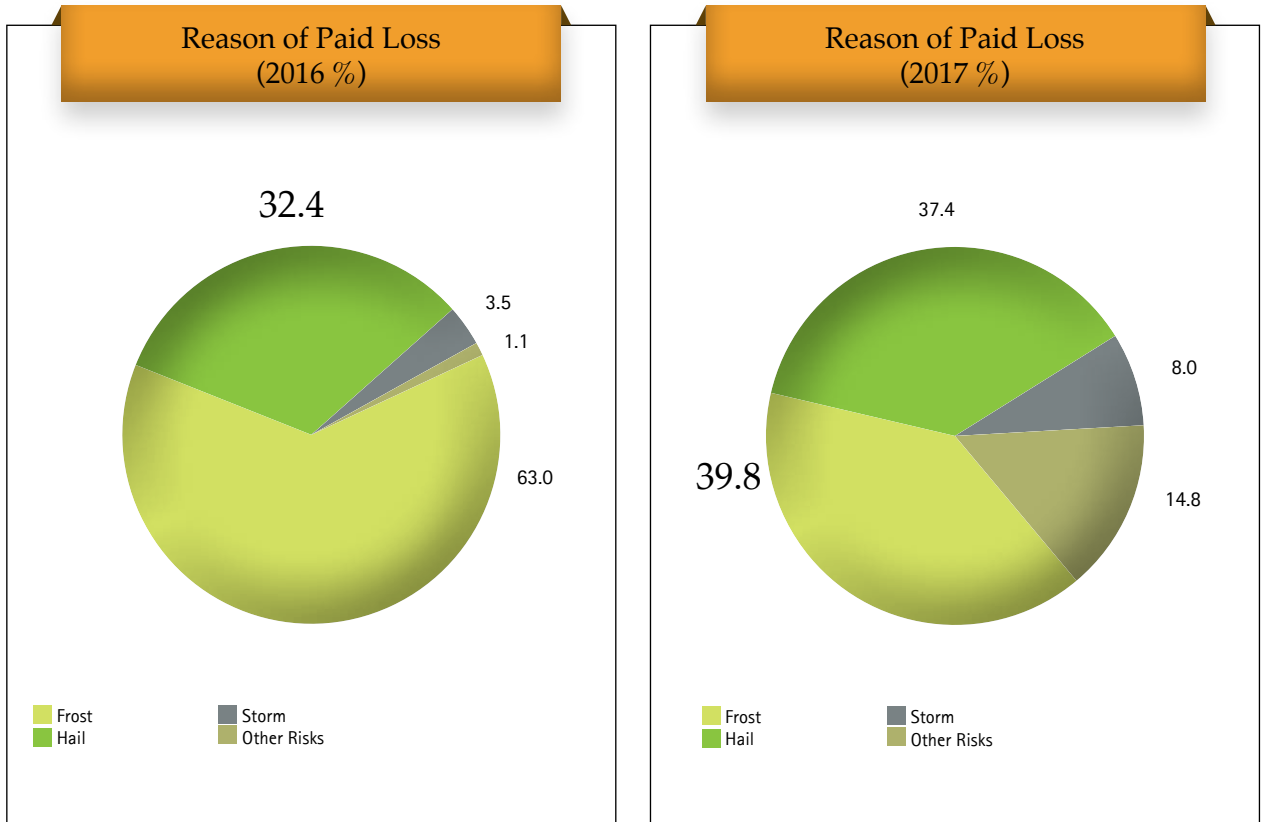
# Paid Loss by Crop Type\*



Crop	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Apricot	164,873,240	23.9	134,712,286	21.6	-18.3
Wheat	39,988,897	5.8	83,936,160	13.4	109.9
Apple	52,660,793	7.6	65,420,299	10.5	24.2
Peach	13,106,607	1.9	54,338,837	8.7	314.6
Grape	205,373,659	29.7	52,050,529	8.3	-74.7
Orange	36,342,069	5.3	36,261,640	5.8	-0.2
Cherry	14,867,090	2.2	23,988,240	3.8	61.4
Plum	17,234,995	2.5	21,720,547	3.5	26.0
Mandarin	9,356,370	1.4	20,431,873	3.3	118.4
Pear	28,337,676	4.1	16,112,203	2.6	-43.1
Sunflower	3,037,310	0.4	11,483,780	1.8	278.1
Hazelnut	21,420,922	3.1	11,374,808	1.8	-46.9
Walnut	4,440,467	0.6	8,646,327	1.4	94.7
Tomato	947,626	0.1	7,102,698	1.1	649.5
Lentil	3,523,201	0.5	6,695,538	1.1	90.0
Other Products	75,663,103	10.9	70,799,556	11.3	-6.4
<b>Grand Total</b>	<b>691,174,024</b>	<b>100.0</b>	<b>625,075,321</b>	<b>100.0</b>	<b>-9.6</b>

\* Loss adjustment expenses included.

# Reason of Paid Loss\*

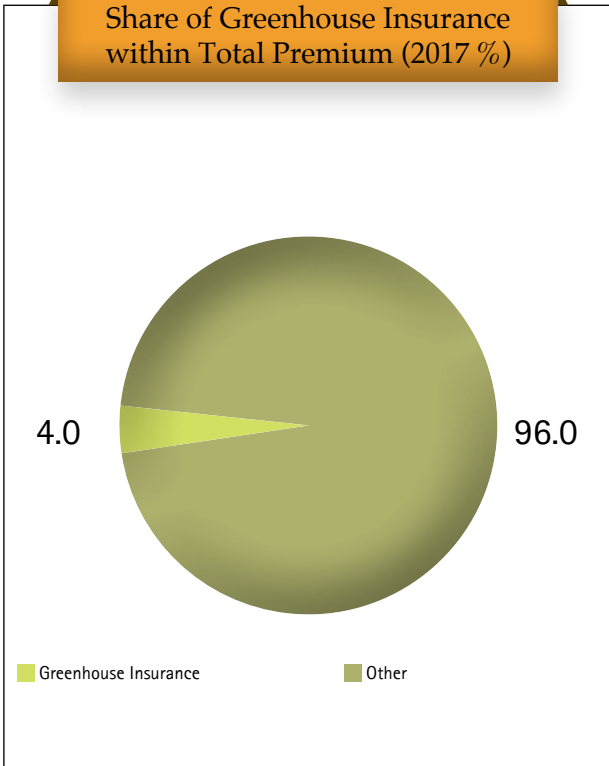


Reason of Loss	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Hail	223,986,678	32.4	234,070,166	37.4	4.5
Frost	435,257,103	63.0	248,634,053	39.8	-42.9
Snow Weight	-	-	59,024,409	9.4	-
Storm	24,085,028	3.5	49,901,608	8.0	107.2
Flood	2,873,012	0.4	11,552,405	1.8	-
Drought	2,194,352	0.3	11,132,385	1.8	407.3
Wild boar	-	-	6,435,970	1.0	-
Rainfall	-	-	2,384,187	0.4	-
Fire	2,104,704	0.3	1,684,996	0.3	-19.9
Landslide	548,090	0.1	139,089	0.0	-74.6
Whirlwind	124,573	0.0	116,053	0.0	-6.8
Earthquake	485	0.0	0	0.0	-100.0
<b>Grand Total</b>	<b>691,174,024</b>	<b>100.0</b>	<b>625,075,321</b>	<b>100.0</b>	<b>-9.6</b>

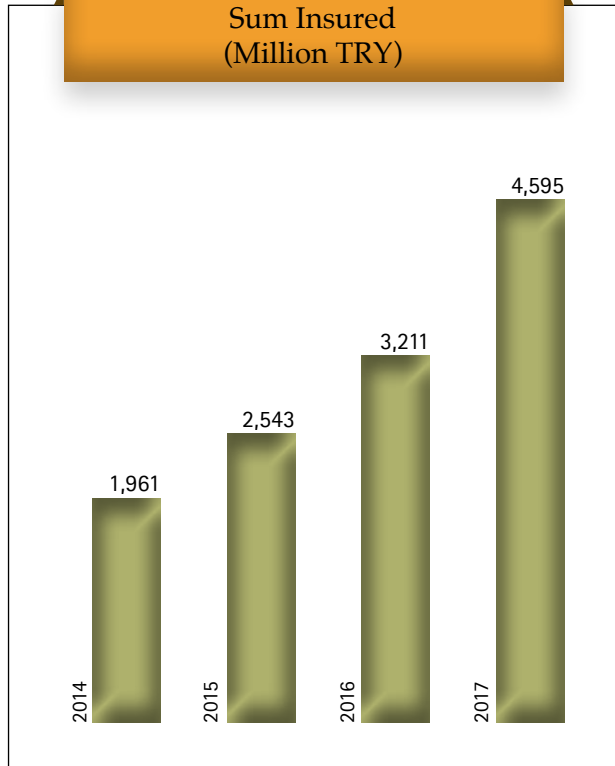
\* Loss adjustment expenses included.

# Development of Greenhouse Insurance by Years

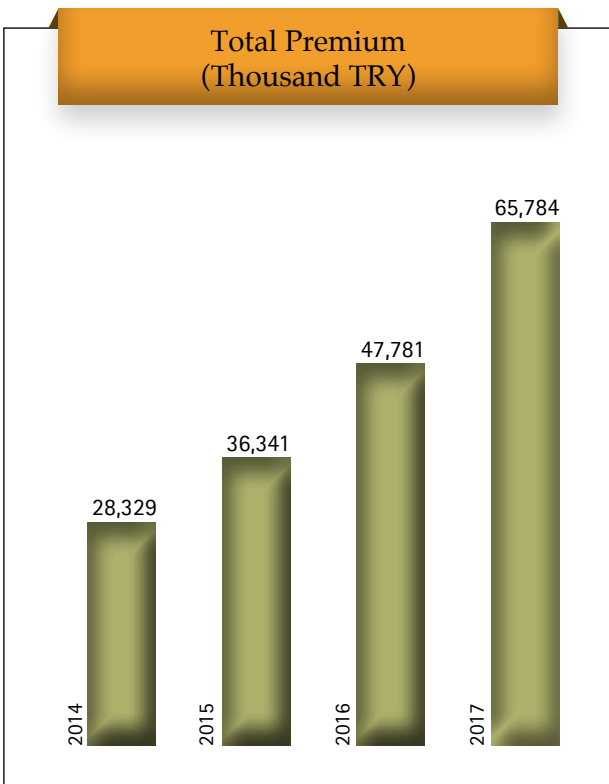
Share of Greenhouse Insurance within Total Premium (2017 %)



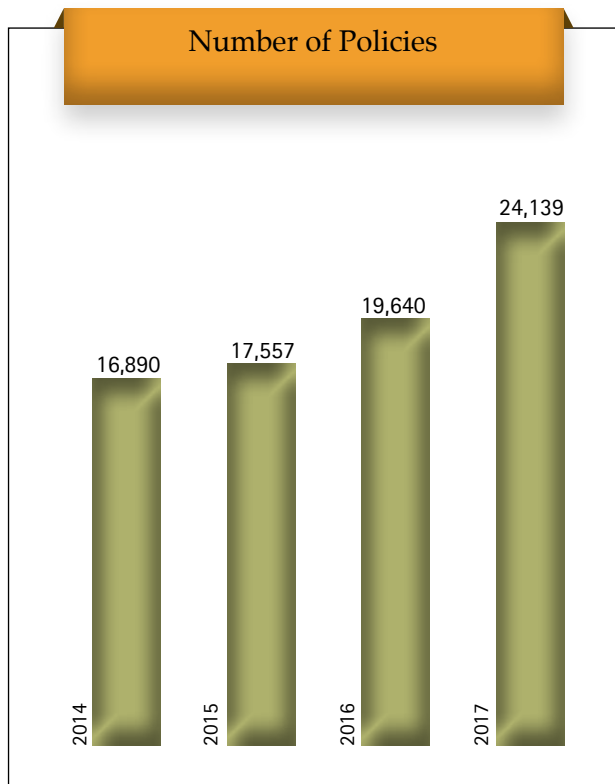
Sum Insured (Million TRY)



Total Premium (Thousand TRY)



Number of Policies

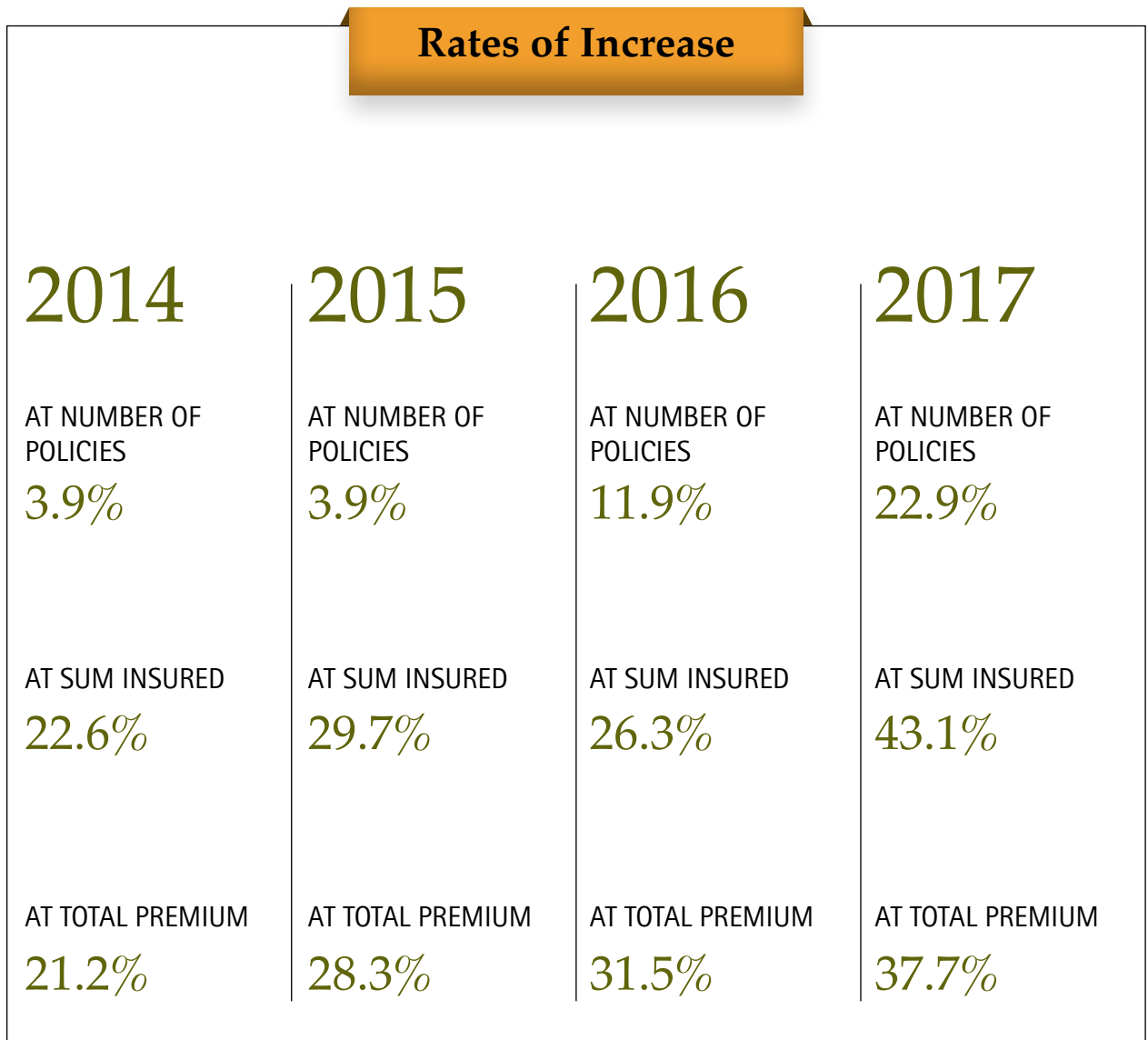


## Scope of Insurance and Risks Insured

For the products in the greenhouses that were approved for insurance after the risk assessment conducted, the quantity losses in the agricultural products caused by "Hail, Storm, Whirlwind, Fire, Landslide, Earthquake, Vehicle Impact, Snow and Hail weight and Flood" as well as in the greenhouse construction, covering material and technical equipment inside the greenhouse are included in the insurance coverage within the framework of the General Conditions, Tariffs and Instructions.

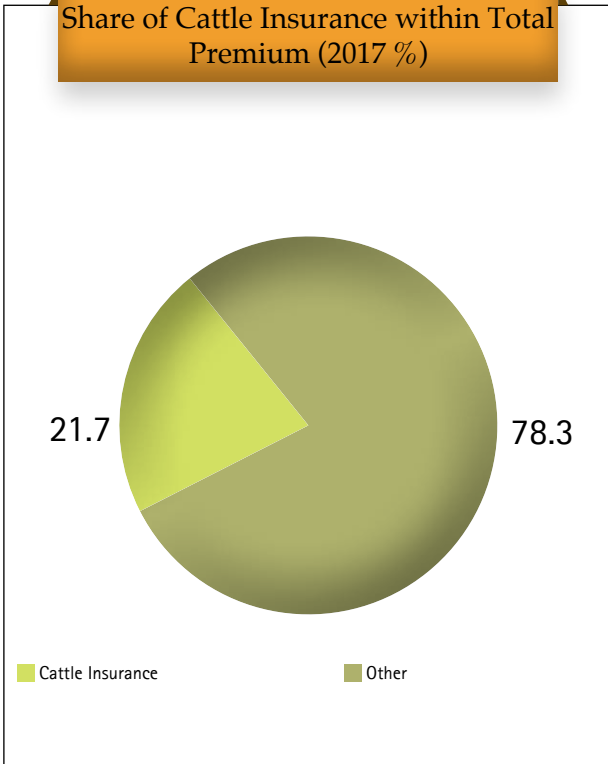
	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	16,890	1,961,150,453	28,329,138	14,163,603	11,106,904
2015	17,557	2,542,975,400	36,341,155	18,169,562	11,015,136
2016	19,640	3,210,687,752	47,780,675	23,889,228	10,968,101
2017	24,139	4,594,633,662	65,784,135	32,890,732	36,121,669

\*Loss adjustment expenses included.

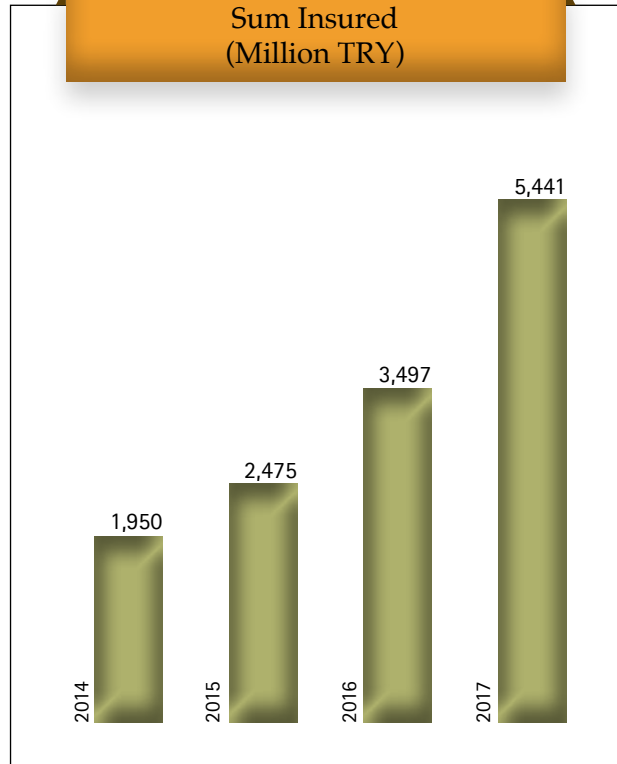


# Development of Cattle Insurance by Years

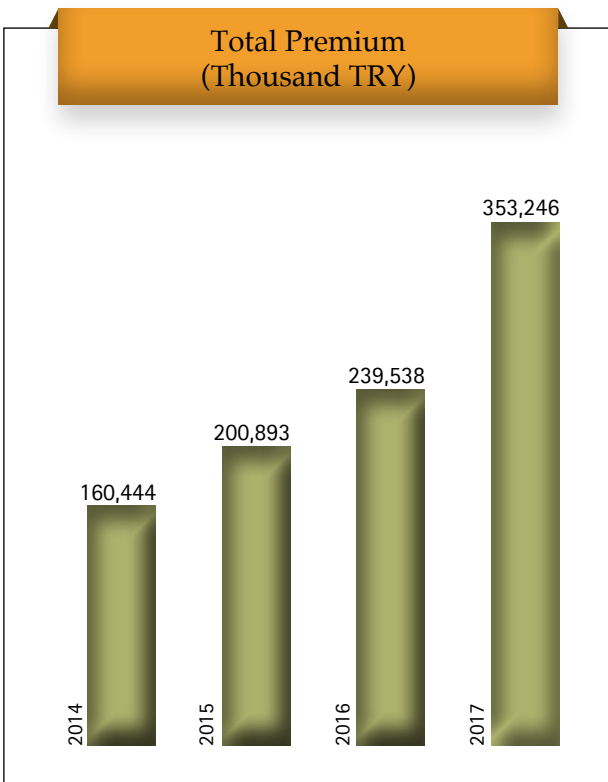
Share of Cattle Insurance within Total Premium (2017 %)



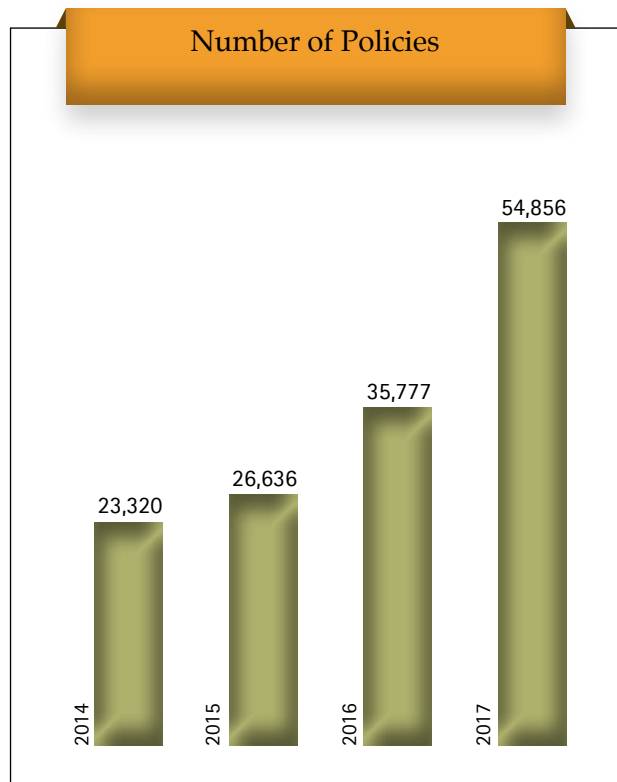
Sum Insured (Million TRY)



Total Premium (Thousand TRY)



Number of Policies





## Scope of Insurance and Risks Insured

For the dairy and fattening cattle and buffaloes registered to the Animal Registration System (HAYBIS), various livestock diseases except those excluded in the General Conditions, pregnancy, birth or surgical interventions, accidents, wild animal attacks, snake and insect bites, poisoning caused by poisonous meadow and animal feed, natural disasters and sun strokes, death resulting from fire and explosion and compulsory slaughter and for the dairy cattle, "Abortion and New Born Deaths Within one Week from Birth" risks are included in the insurance coverage within the framework of the General Conditions, Tariffs and Instructions, whereas deaths occurring as a result of foot and mouth disease at enterprises that have 'Free from Diseases' certificate, financial losses to be suffered by the insured as a result of compulsory slaughter, abortion and Baby death are voluntary-covered risks, The direct damages that occur on the insured animals due to theft or attempted theft as well as due to theft or attempted theft that occur during the transportation of the insured animals between the enterprise located at the address indicated on the policy and the meadow or meadows notified by the insured and accepted by Agricultural Insurance Pool (TARSİM) or while the animals are on such meadows are covered in accordance with the General Conditions, Tariffs and Instructions.

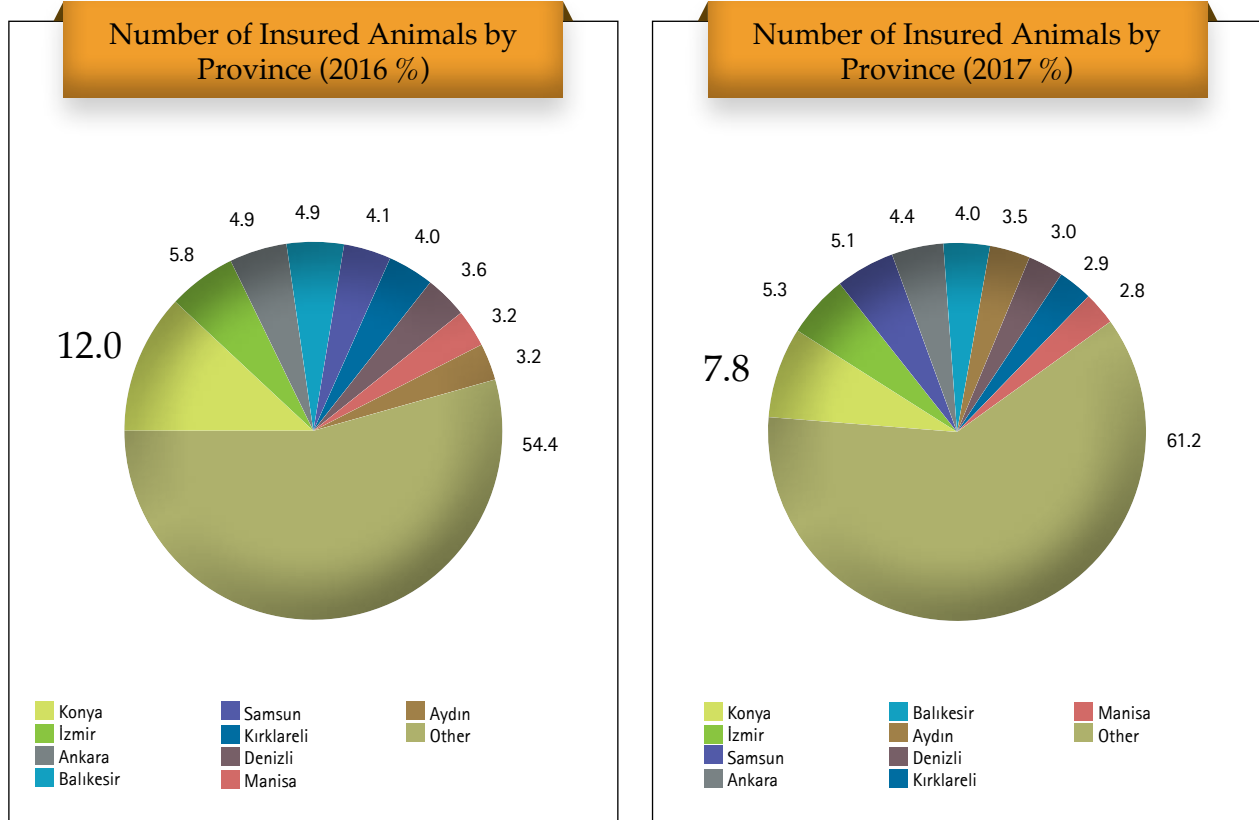
	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy(TRY)	Paid Loss (TL)*
2014	23,320	1,950,250,230	160,443,601	80,221,704	98,161,562
2015	26,636	2,474,850,643	200,893,425	100,446,598	97,207,967
2016	35,777	3,496,848,720	239,537,841	119,768,790	128,344,181
2017	54,856	5,441,028,015	353,246,073	176,622,808	157,834,469

\*Loss adjustment expenses included.

### Rates of Increase

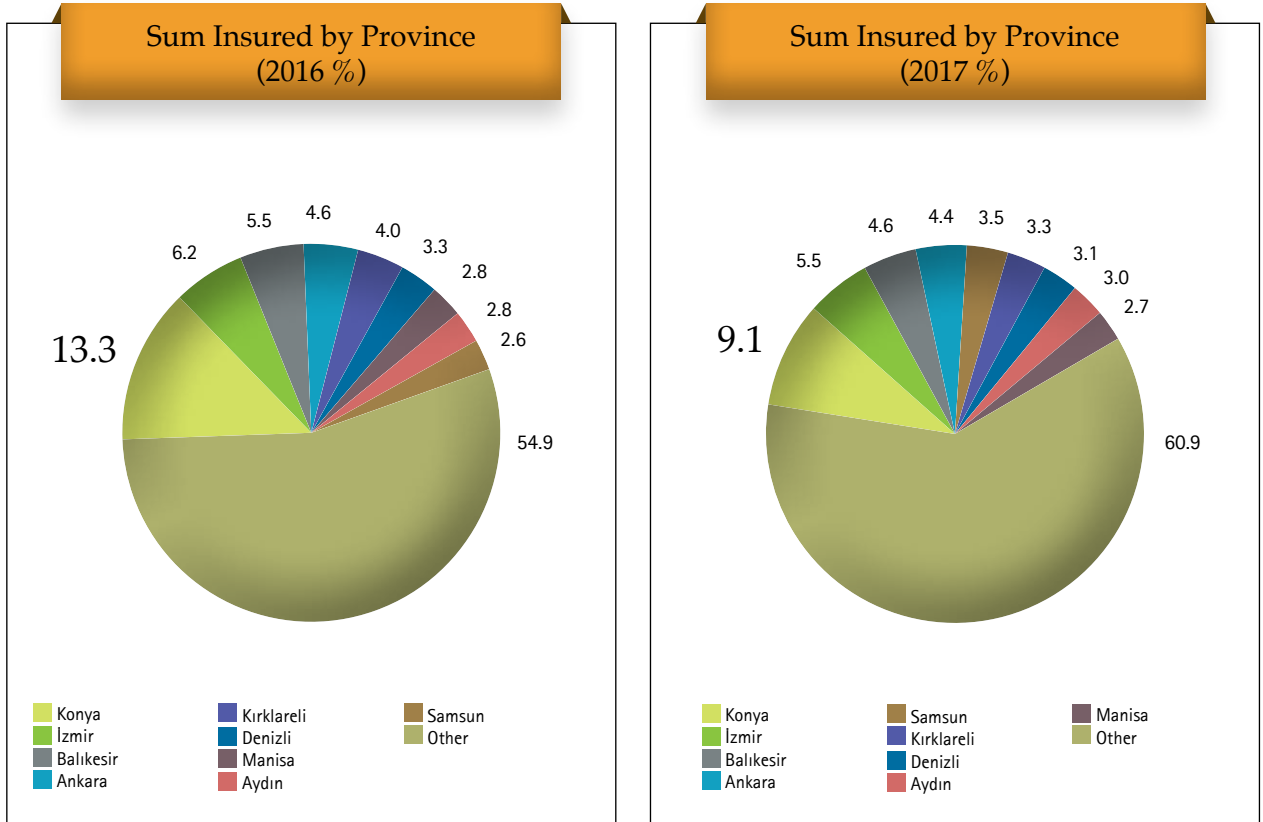
2014	2015	2016	2017
AT NUMBER OF INSURED ANIMALS <b>7.9%</b>	AT NUMBER OF INSURED ANIMALS <b>6.6%</b>	AT NUMBER OF INSURED ANIMALS <b>25.0%</b>	AT NUMBER OF INSURED ANIMALS <b>43.7%</b>
AT NUMBER OF POLICIES <b>-9.2%</b>	AT NUMBER OF POLICIES <b>14.2%</b>	AT NUMBER OF POLICIES <b>34.3%</b>	AT NUMBER OF POLICIES <b>53.3%</b>
AT SUM INSURED <b>11.6%</b>	AT SUM INSURED <b>26.9%</b>	AT SUM INSURED <b>41.3%</b>	AT SUM INSURED <b>55.6%</b>
AT TOTAL PREMIUM <b>9.5%</b>	AT TOTAL PREMIUM <b>25.2%</b>	AT TOTAL PREMIUM <b>19.2%</b>	AT TOTAL PREMIUM <b>47.5%</b>

# Number of Insured Animals by Province



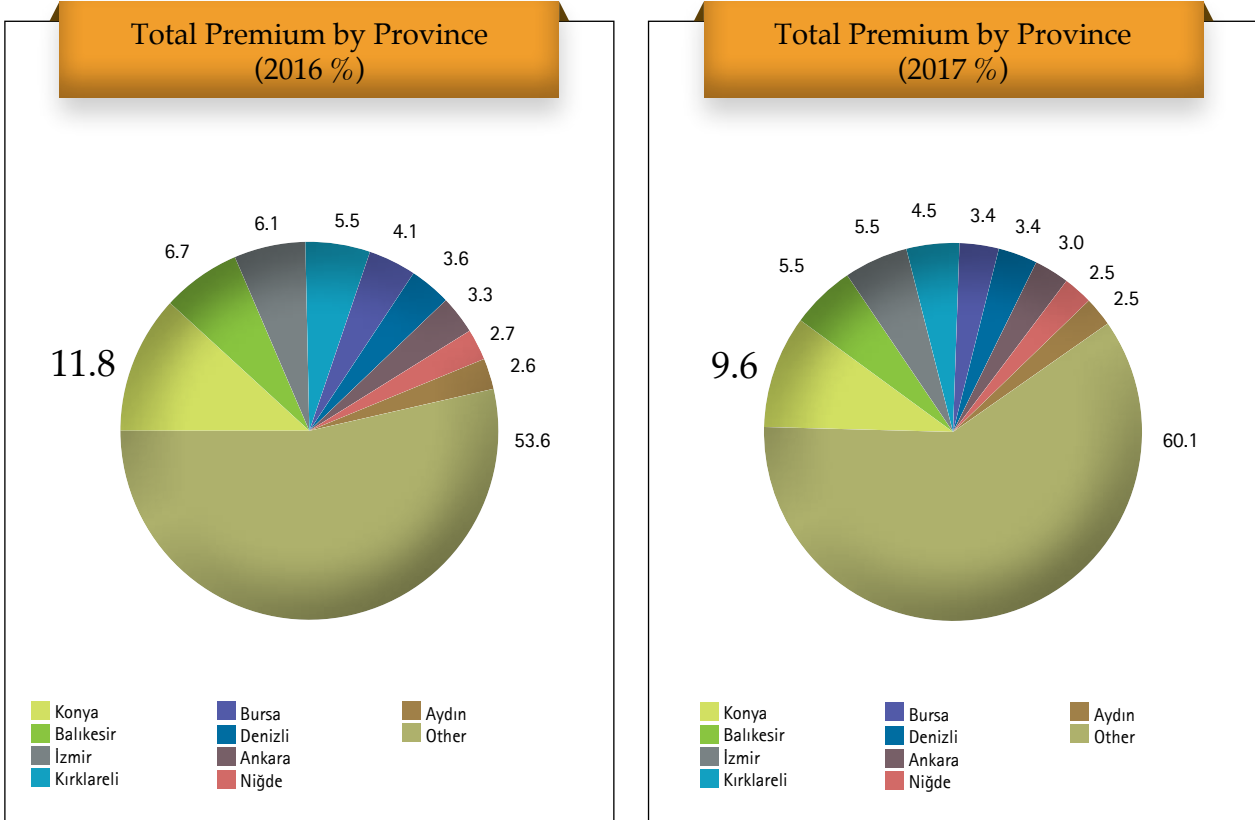
Province	2016 (Head)	2016 (%)	2017 (Head)	2017 (%)	Change (%)
Konya	69,503	12.0	64,721	7.8	-6.9
Izmir	33,851	5.8	44,583	5.3	31.7
Samsun	23,553	4.1	42,251	5.1	79.4
Ankara	28,620	4.9	36,957	4.4	29.1
Balıkesir	28,398	4.9	33,095	4.0	16.5
Aydın	18,333	3.2	28,875	3.5	57.5
Denizli	21,200	3.6	25,358	3.0	19.6
Kırklareli	22,980	4.0	24,517	2.9	6.7
Manisa	18,547	3.2	23,630	2.8	27.4
Burdur	12,152	2.1	19,493	2.3	60.4
Amasya	11,128	1.9	19,018	2.3	70.9
Bursa	17,084	2.9	18,459	2.2	8.0
Kayseri	12,802	2.2	17,736	2.1	38.5
Sivas	9,851	1.7	17,695	2.1	79.6
Gaziantep	13,287	2.3	17,085	2.0	28.6
Other Provinces	239,535	41.2	400,936	48.1	67.4
<b>Grand Total</b>	<b>580,824</b>	<b>100.0</b>	<b>834,409</b>	<b>100.0</b>	<b>43.7</b>

# Sum Insured by Province



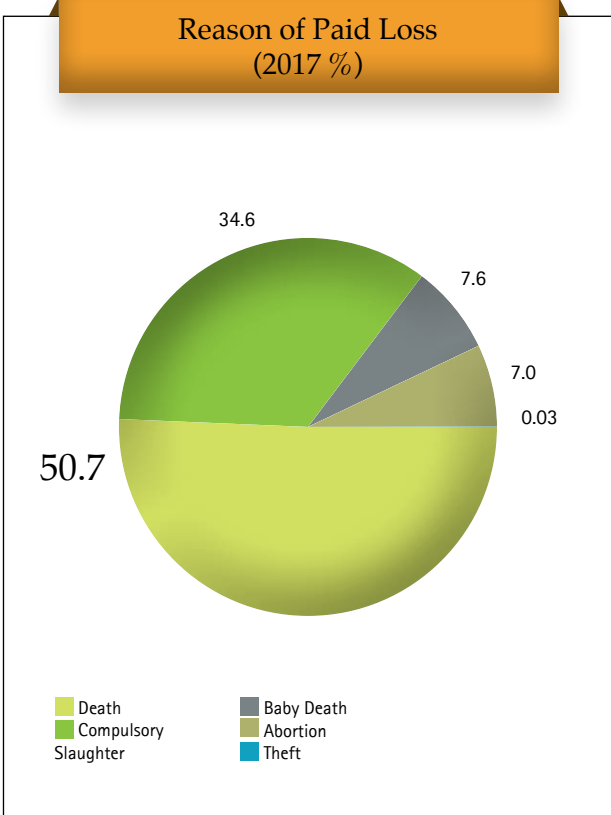
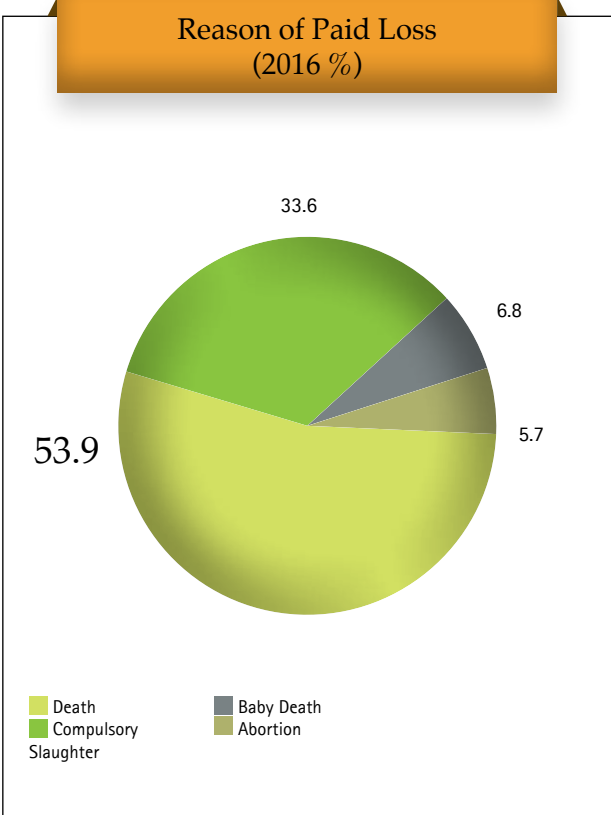
Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Konya	464,207,040	13.3	493,074,884	9.1	6.2
İzmir	215,680,910	6.2	300,311,526	5.5	39.2
Balıkesir	190,952,385	5.5	248,802,589	4.6	30.3
Ankara	162,434,012	4.6	236,786,318	4.4	45.8
Samsun	92,532,160	2.6	191,823,190	3.5	107.3
Kırklareli	140,476,832	4.0	181,300,590	3.3	29.1
Denizli	115,294,082	3.3	167,976,358	3.1	45.7
Aydın	97,453,750	2.8	161,667,925	3.0	65.9
Manisa	97,772,558	2.8	145,132,248	2.7	48.4
Bursa	115,274,700	3.3	144,153,108	2.6	25.1
Kayseri	78,579,443	2.2	122,449,738	2.3	55.8
Afyonkarahisar	79,224,902	2.3	112,714,882	2.1	42.3
Sivas	63,892,385	1.8	112,694,404	2.1	76.4
Gaziantep	77,952,925	2.2	110,225,843	2.0	41.4
Amasya	54,307,175	1.6	105,744,460	1.9	94.7
Other Provinces	1,450,813,461	41.5	2,606,169,952	47.9	79.6
<b>Grand Total</b>	<b>3,496,848,720</b>	<b>100.0</b>	<b>5,441,028,015</b>	<b>100.0</b>	<b>55.6</b>

# Total Premium by Province



Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Konya	28,295,934	11.8	34,057,985	9.6	20.4
Balıkesir	16,149,912	6.7	19,379,245	5.5	20.0
İzmir	14,627,351	6.1	19,355,201	5.5	32.3
Kırklareli	13,271,386	5.5	15,985,551	4.5	20.5
Bursa	9,810,931	4.1	11,858,622	3.4	20.9
Denizli	8,513,796	3.6	11,857,172	3.4	39.3
Ankara	7,831,763	3.3	10,561,423	3.0	34.9
Niğde	6,401,143	2.7	8,879,633	2.5	38.7
Aydın	6,323,787	2.6	8,863,797	2.5	40.2
Afyonkarahisar	5,588,663	2.3	8,371,703	2.4	49.8
Gaziantep	6,205,858	2.6	8,226,629	2.3	32.6
Manisa	6,253,915	2.6	7,988,023	2.3	27.7
Tekirdağ	4,227,930	1.8	7,874,984	2.2	86.3
Çanakkale	5,579,713	2.3	7,633,021	2.2	36.8
Kayseri	4,932,325	2.1	7,358,325	2.1	49.2
Other Provinces	95,523,435	39.9	164,994,759	46.7	72.7
<b>Grand Total</b>	<b>239,537,841</b>	<b>100.0</b>	<b>353,246,073</b>	<b>100.0</b>	<b>47.5</b>

# Reason of Paid Loss\*

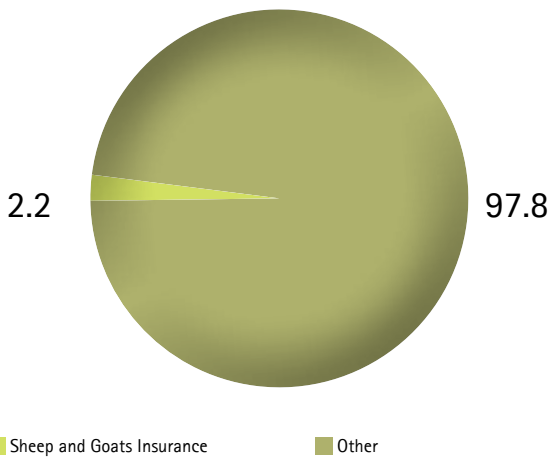


Reason of Loss	2016 (TL)	2016 (%)	2017 (TL)	2017 (%)	Change (%)
Death	69,240,964	53.9	79,965,776	50.7	15.5
Compulsory Slaughter	43,065,890	33.6	54,652,629	34.6	26.9
Baby Death	8,783,932	6.8	12,062,378	7.6	37.3
Abortion	7,253,396	5.7	11,105,747	7.0	53.1
Theft	-	-	47,939	0.03	-
<b>Grand Total</b>	<b>128,344,181</b>	<b>100.0</b>	<b>157,834,469</b>	<b>100.0</b>	<b>23.0</b>

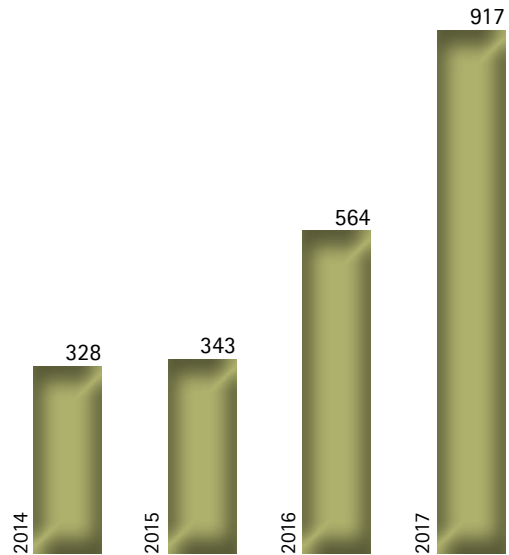
\* Loss adjustment expenses included.

# Development of Sheep and Goats Insurance by Years

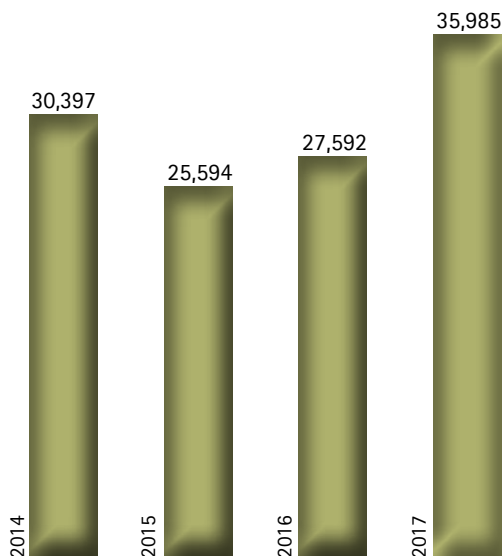
Share of Sheep and Goats Insurance within Total Premium (2017 %)



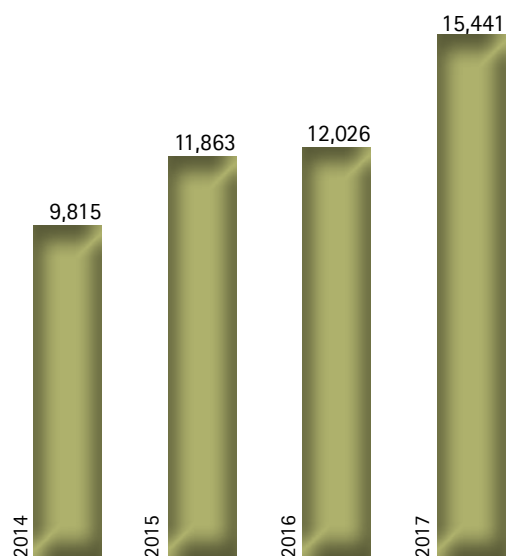
Sum Insured (Million TRY)



Total Premium (Thousand TRY)



Number of Policies



## Scope of Insurance and Insured Risks

For the dairy and fattening cattle and buffaloes registered to the Veterinary Information System (HAYBİS), various livestock diseases except those excluded in the General Conditions, pregnancy, birth or surgical interventions, accidents, wild animal attacks, snake and insect bites, poisoning caused by poisonous meadow and animal feed, natural disasters and sun strokes, death resulting from fire and explosion and compulsory slaughter and for the dairy cattle, "Abortion and New Born Deaths Within one Week from Birth" risks are included in the insurance coverage within the framework of the General Conditions, Tariffs and Instructions, whereas deaths occurring as a result of foot and mouth disease at operations having 'Free from Diseases' certificate, financial losses to be suffered by the insured as a result of compulsory slaughter, abortion and Baby death are voluntary-covered risks, The direct damages that occur on the insured animals due to foot and mouth disease, theft or attempted theft in the enterprises that have Certificate of No Diseases as well as due to theft or attempted theft that occur during the transportation of the insured animals between the enterprise located at the address indicated on the policy and the meadow or meadows notified by the insured and accepted by Agricultural Insurance Pool (TARSİM) or while the animals are on such meadows are covered in accordance with the General Conditions, Tariffs and Instructions, provided that additional premium is paid optionally.

	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	9,815	327,908,415	30,396,807	15,198,392	6,502,720
2015	11,863	343,117,422	25,594,433	12,797,215	7,965,188
2016	12,026	564,161,880	27,591,687	13,795,824	8,168,647
2017	15,441	917,105,832	35,985,010	17,992,495	12,290,593

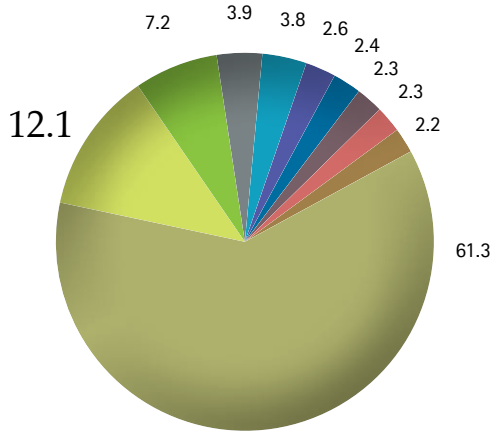
\* Loss adjustment expenses included.

## Rates of Increase

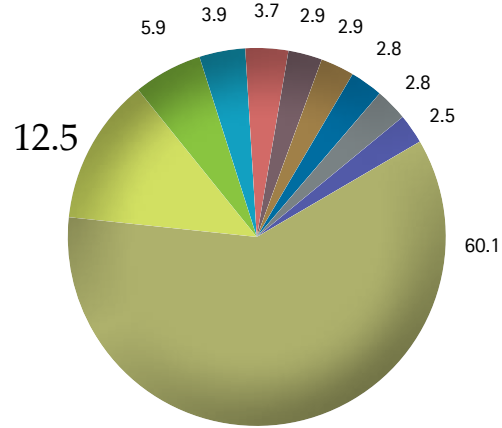
2014	2015	2016	2017
AT NUMBER OF INSURED ANIMALS <b>43.5%</b>	AT NUMBER OF INSURED ANIMALS <b>6.3%</b>	AT NUMBER OF INSURED ANIMALS <b>74.1%</b>	AT NUMBER OF INSURED ANIMALS <b>53.2%</b>
AT NUMBER OF POLICIES <b>21.9%</b>	AT NUMBER OF POLICIES <b>20.9%</b>	AT NUMBER OF POLICIES <b>1.4%</b>	AT NUMBER OF POLICIES <b>28.4%</b>
AT SUM INSURED <b>38.7%</b>	AT SUM INSURED <b>4.6%</b>	AT SUM INSURED <b>64.4%</b>	AT SUM INSURED <b>62.6%</b>
AT TOTAL PREMIUM <b>14.8%</b>	AT TOTAL PREMIUM <b>-15.8%</b>	AT TOTAL PREMIUM <b>7.8%</b>	AT TOTAL PREMIUM <b>30.4%</b>

# Number of Insured Animals by Province

Number of Insured Animals by Province (2016 %)



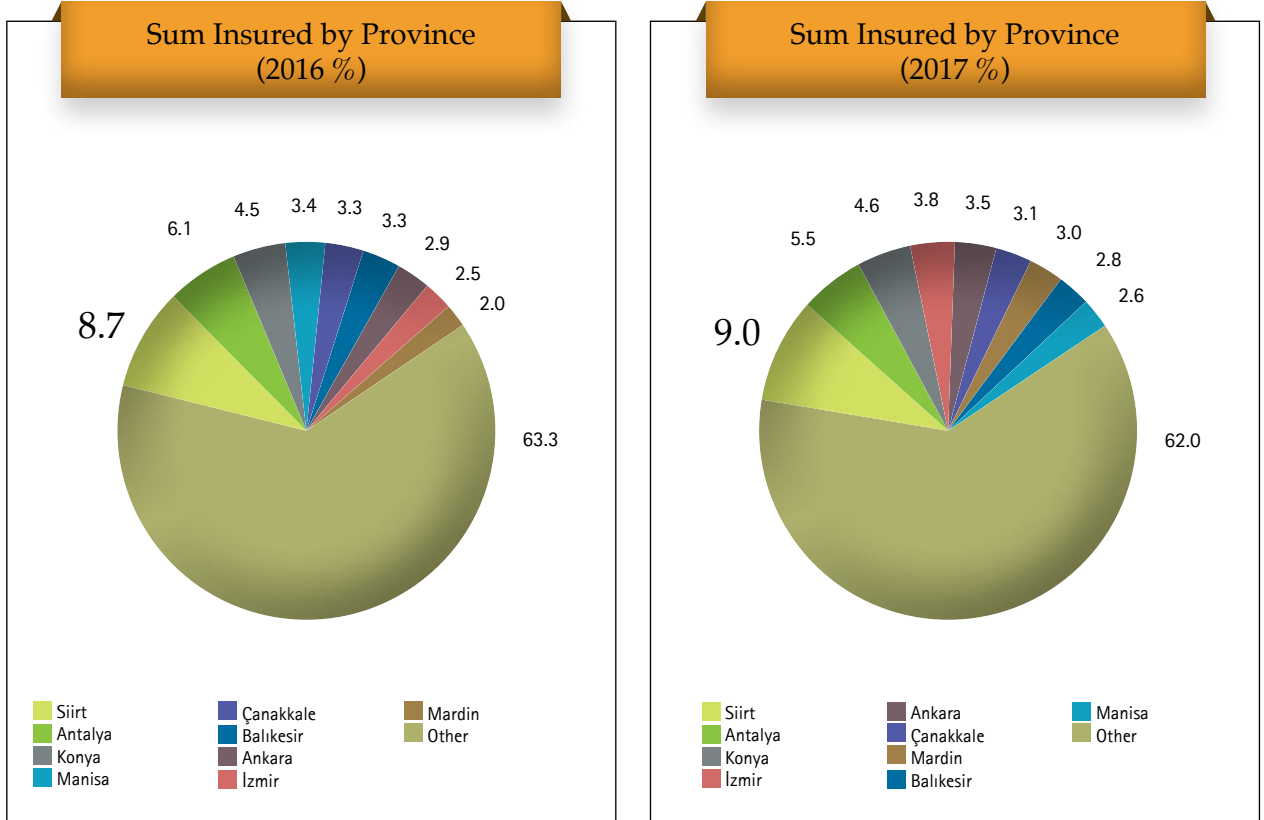
Number of Insured Animals by Province (2017 %)



Province	2016 (Head)	2016 (%)	2017 (Head)	2017 (%)	Change (%)
Siirt	136,000	12.1	215,893	12.5	58.7
Antalya	80,662	7.2	101,561	5.9	25.9
Konya	42,671	3.8	67,736	3.9	58.7
Izmir	25,523	2.3	63,068	3.7	147.1
Niğde	26,124	2.3	49,885	2.9	91.0
Mardin	24,242	2.2	49,732	2.9	105.1
Ankara	27,369	2.4	48,201	2.8	76.1
Manisa	43,604	3.9	47,779	2.8	9.6
Çanakkale	29,274	2.6	43,709	2.5	49.3
Balıkesir	31,579	2.8	41,744	2.4	32.2
Şırnak	8,586	0.8	40,360	2.3	370.1
Diyarbakır	38,054	3.4	37,453	2.2	-1.6
Gaziantep	18,096	1.6	34,979	2.0	93.3
Van	25,015	2.2	34,521	2.0	38.0
Adana	29,708	2.6	33,797	2.0	13.8
Other Provinces	537,765	47.8	812,200	47.1	51.0
<b>Grand Total</b>	<b>1,124,272</b>	<b>100.0</b>	<b>1,722,618</b>	<b>100.0</b>	<b>53.2</b>

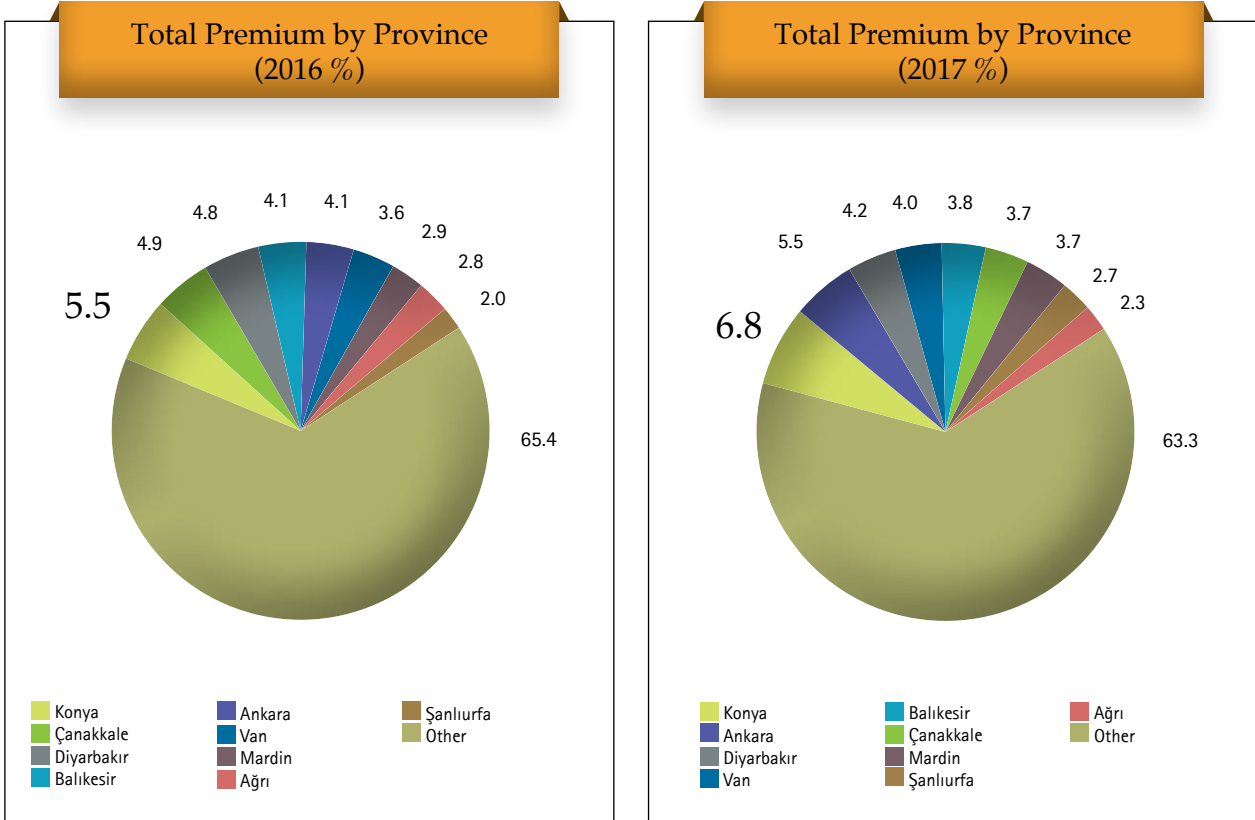


# Sum Insured by Province



Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Siirt	49,000,150	8.7	82,299,007	9.0	68.0
Antalya	34,591,616	6.1	50,634,848	5.5	46.4
Konya	25,424,340	4.5	42,552,826	4.6	67.4
Izmir	14,103,463	2.5	34,836,607	3.8	147.0
Ankara	16,440,889	2.9	32,471,915	3.5	97.5
Çanakkale	18,504,816	3.3	28,401,910	3.1	53.5
Mardin	11,192,132	2.0	27,262,225	3.0	143.6
Balıkesir	18,406,614	3.3	26,111,380	2.8	41.9
Manisa	19,133,250	3.4	23,701,944	2.6	23.9
Niğde	13,632,320	2.4	22,904,039	2.5	68.0
Van	13,460,792	2.4	21,118,048	2.3	56.9
Diyarbakır	17,693,048	3.1	19,540,560	2.1	10.4
Adana	14,300,725	2.5	18,759,577	2.0	31.2
Gaziantep	9,631,710	1.7	18,520,676	2.0	92.3
Artvin	9,869,780	1.7	16,852,293	1.8	70.7
Other Provinces	278,776,235	49.4	451,137,977	49.2	61.8
<b>Grand Total</b>	<b>564,161,880</b>	<b>100.0</b>	<b>917,105,832</b>	<b>100.0</b>	<b>62.6</b>

# Total Premium by Province



Province	2016 (TRY)	2016 (%)	2017 (TRY)	2017 (%)	Change (%)
Konya	1,508,196	5.5	2,464,398	6.8	63.4
Ankara	1,117,584	4.1	1,975,720	5.5	76.8
Diyarbakır	1,329,977	4.8	1,510,578	4.2	13.6
Van	999,939	3.6	1,429,425	4.0	43.0
Balıkesir	1,130,516	4.1	1,352,393	3.8	19.6
Çanakkale	1,339,633	4.9	1,340,543	3.7	0.1
Mardin	788,361	2.9	1,336,854	3.7	69.6
Şanlıurfa	547,204	2.0	964,590	2.7	76.3
Ağrı	775,665	2.8	815,310	2.3	5.1
Afyonkarahisar	654,299	2.4	807,952	2.2	23.5
Adana	611,487	2.2	756,148	2.1	23.7
Antalya	656,042	2.4	752,328	2.1	14.7
Bursa	626,939	2.3	743,958	2.1	18.7
Niğde	723,099	2.6	728,353	2.0	0.7
Iğdır	746,899	2.7	708,914	2.0	-5.1
Other Provinces	14,035,846	50.9	18,297,548	50.8	30.4
<b>Grand Total</b>	<b>27,591,687</b>	<b>100.0</b>	<b>35,985,010</b>	<b>100.0</b>	<b>30.4</b>

# Development of Bee Hives Insurance by Years

## Scope of Insurance and Insured Risks

The modern and active hives, which can be insured according to the results of risk review and assessment and which have registration plates, as well as bee colonies within the hives are covered against storm, whirlwind, fire, landslide, earthquake, flood, vehicle impact, wild animal attack and the risks such as impact, crash, overturn and fire that might occur during the transportation of hives, in addition to the above-mentioned risks for migratory beekeeping in accordance with the General Conditions, Tariffs and Instructions.

	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	6,824	241,219,825	3,035,347	1,517,657	175,442
2015	7,720	282,566,485	3,554,995	1,777,478	575,317
2016	9,998	435,842,005	5,549,143	2,774,547	718,708
2017	9,803	428,381,275	5,345,055	2,672,503	1,284,715

\* Loss adjustment expenses included.

## Rates of Increase

2015

AT NUMBER OF POLICIES  
13.1%

AT SUM INSURED  
17.1%

AT TOTAL PREMIUM  
17.1%

2016

AT NUMBER OF POLICIES  
29.5%

AT SUM INSURED  
54.2%

AT TOTAL PREMIUM  
56.1%

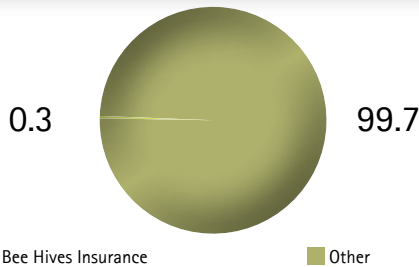
2017

AT NUMBER OF POLICIES  
-2.0%

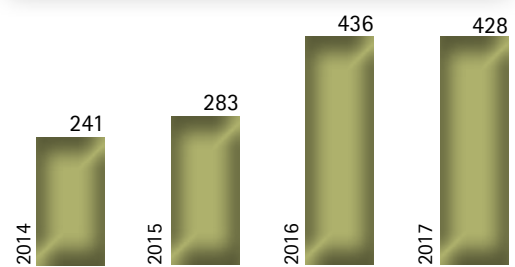
AT SUM INSURED  
-1.7%

AT TOTAL PREMIUM  
-3.7%

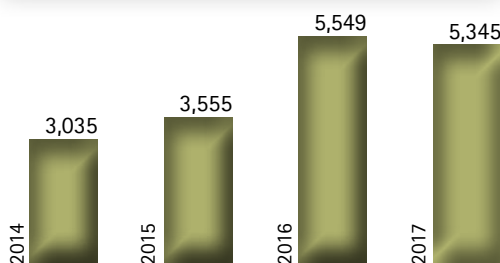
### Share of Poultry Insurance within Total Premium (2017 %)



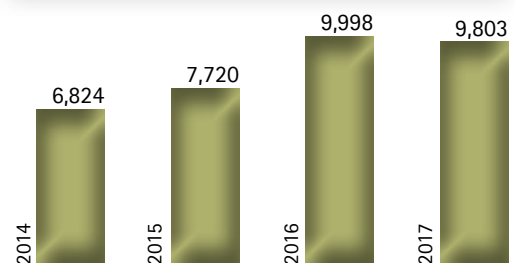
### Sum Insured (Million TRY)



### Total Premium (Thousand TRY)

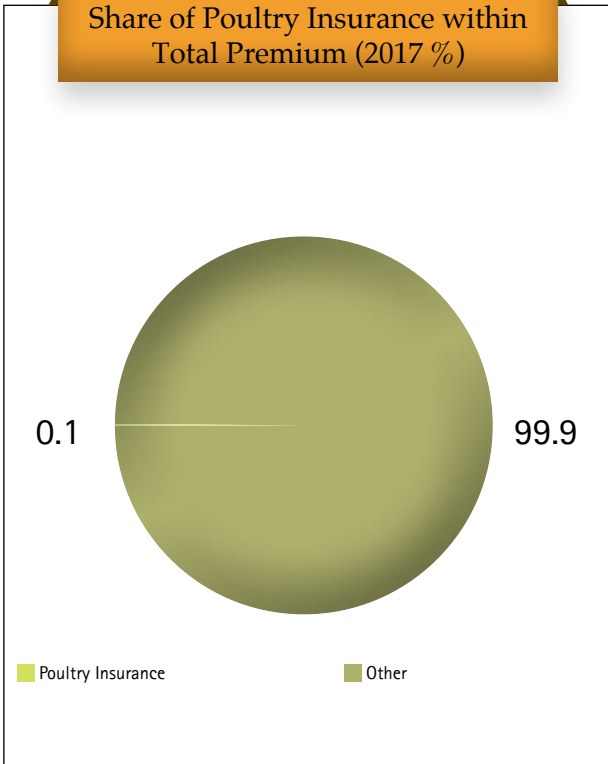


### Number of Policies

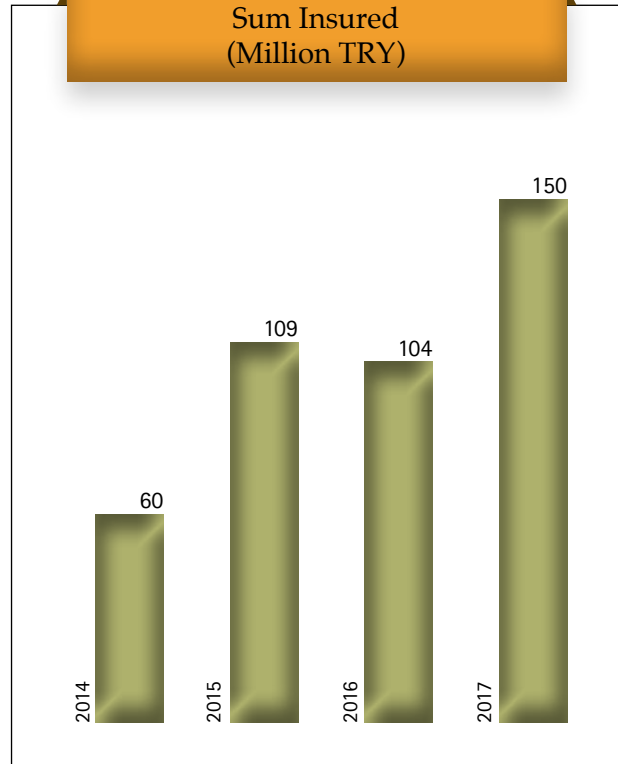


# Development of Poultry Insurance by Years

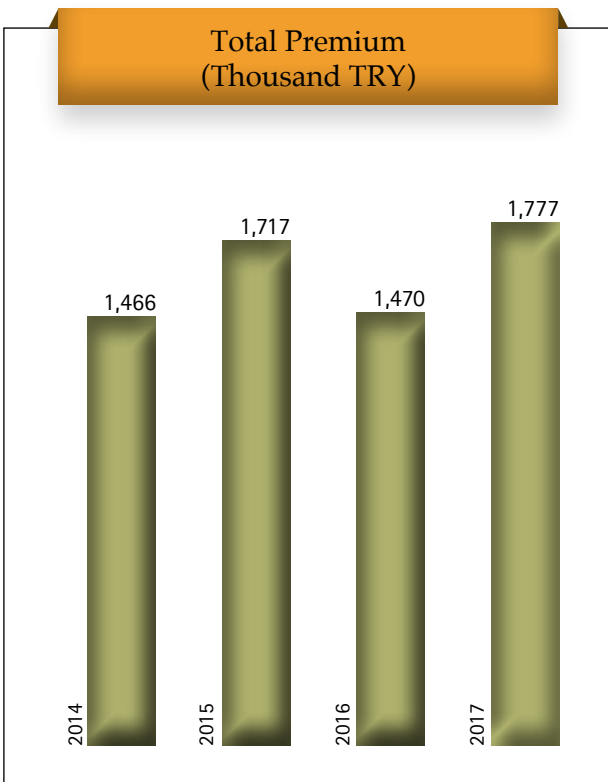
Share of Poultry Insurance within Total Premium (2017 %)



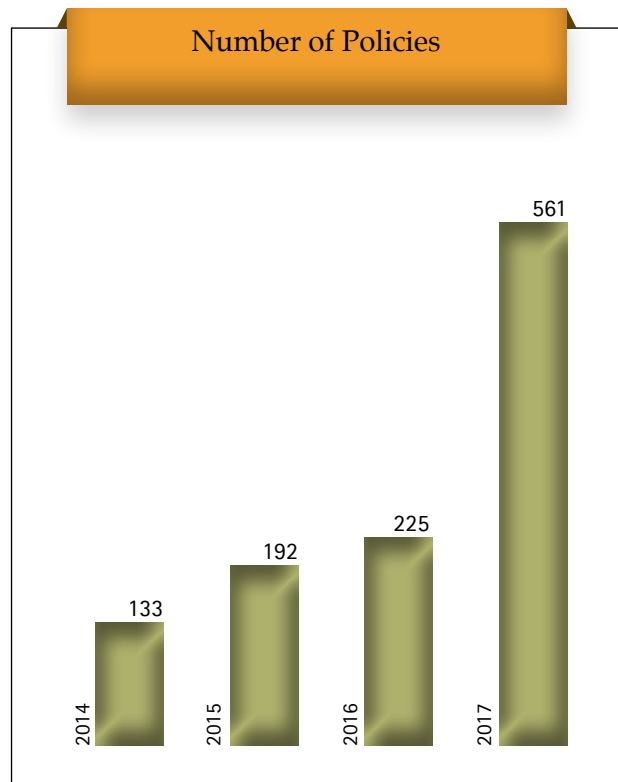
Sum Insured (Million TRY)



Total Premium (Thousand TRY)



Number of Policies

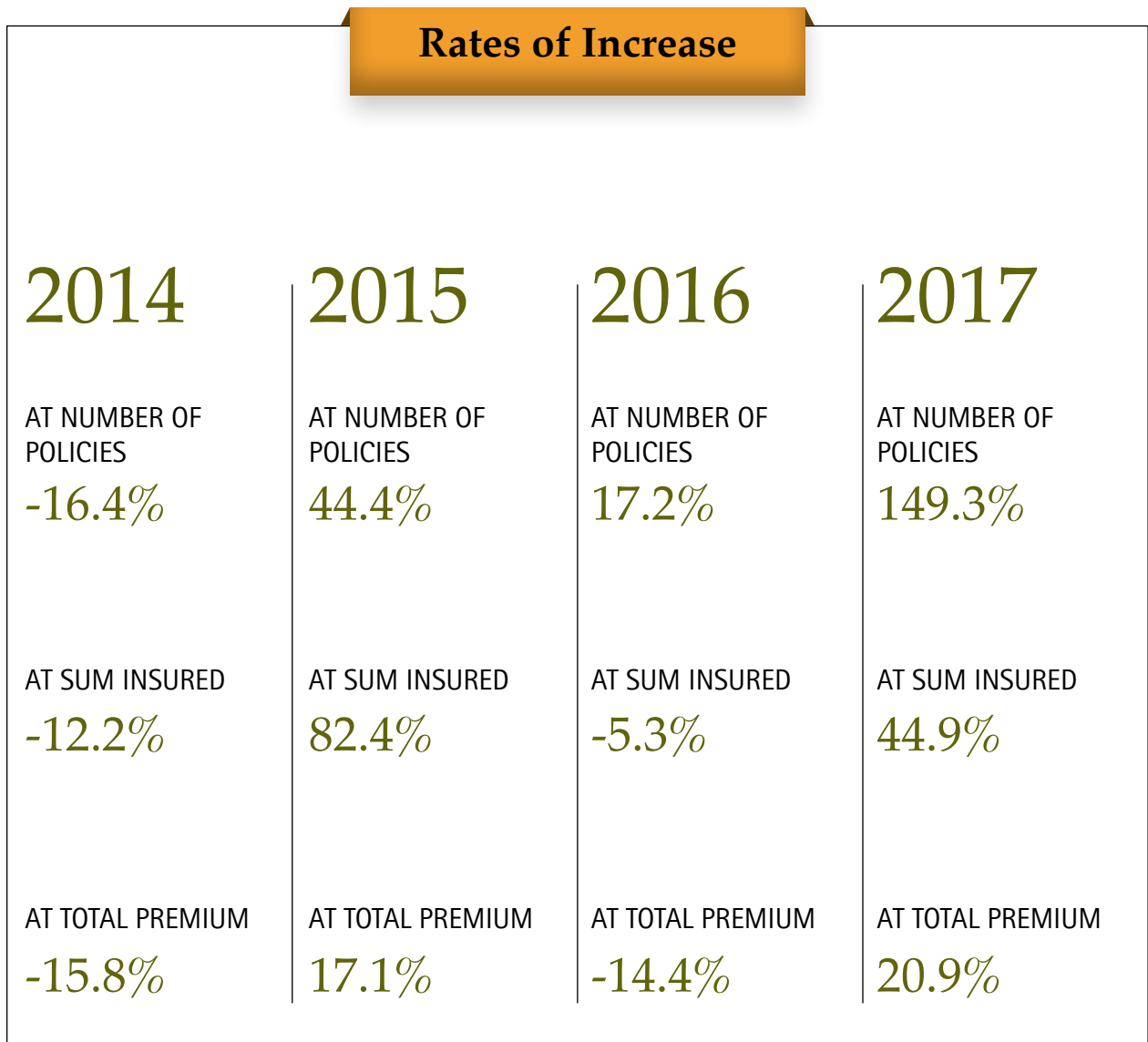


## Scope of Insurance and Insured Risks

For the poultry animals grown in the facilities which make production according to the indoor system and where bio-safety and hygiene measures are taken and the poultry animals grown according to the outdoor and semi-outdoor system; various poultry animals diseases, accidents, intoxications, natural disasters, death, destruction and mandatory slaughtering cases due to fire and explosion are covered in accordance with the General Conditions, Tariffs and Instructions.

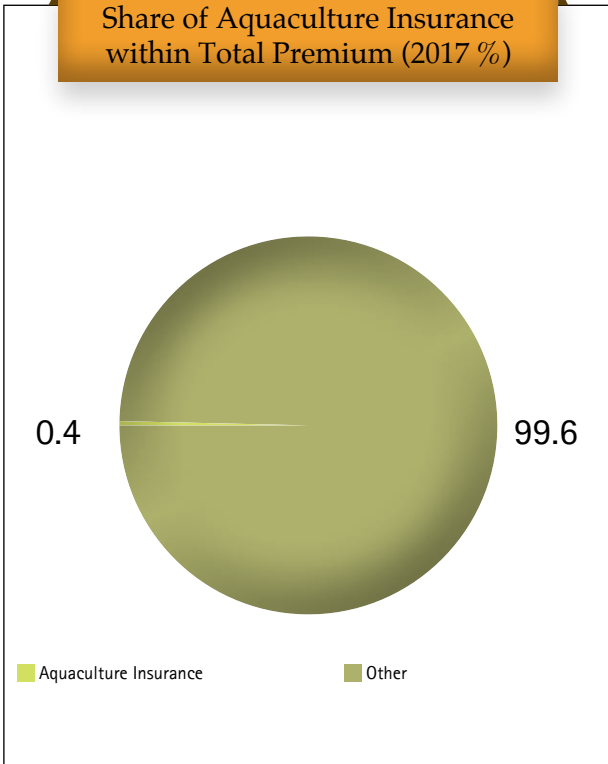
	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	133	60,033,504	1,466,076	733,038	8,095
2015	192	109,483,788	1,717,004	858,502	936,528
2016	225	103,658,485	1,470,483	735,241	83,669
2017	561	150,229,204	1,777,381	888,689	294,086

\* Loss adjustment expenses included.

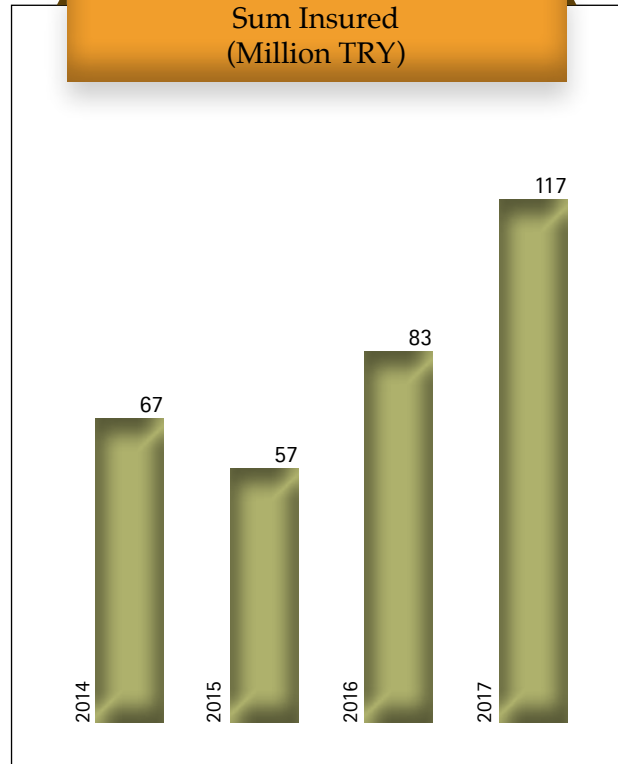


# Development of Aquaculture Insurance by Years

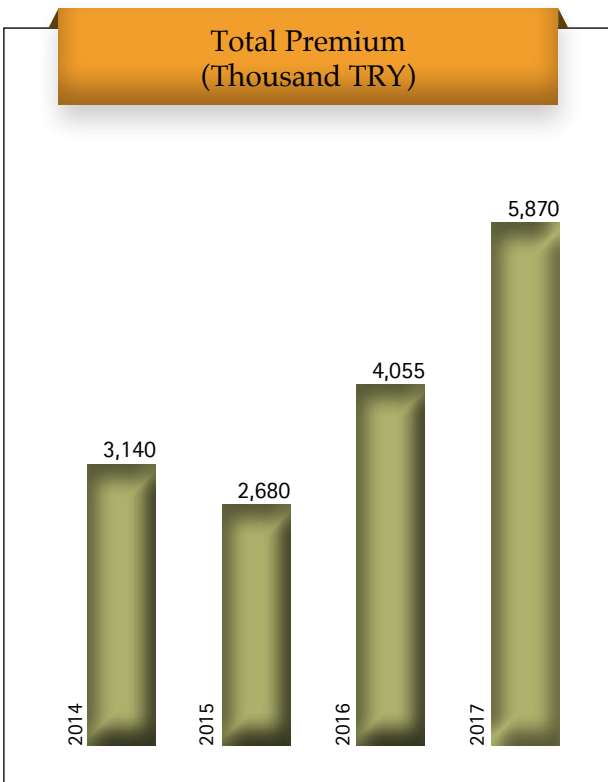
Share of Aquaculture Insurance within Total Premium (2017 %)



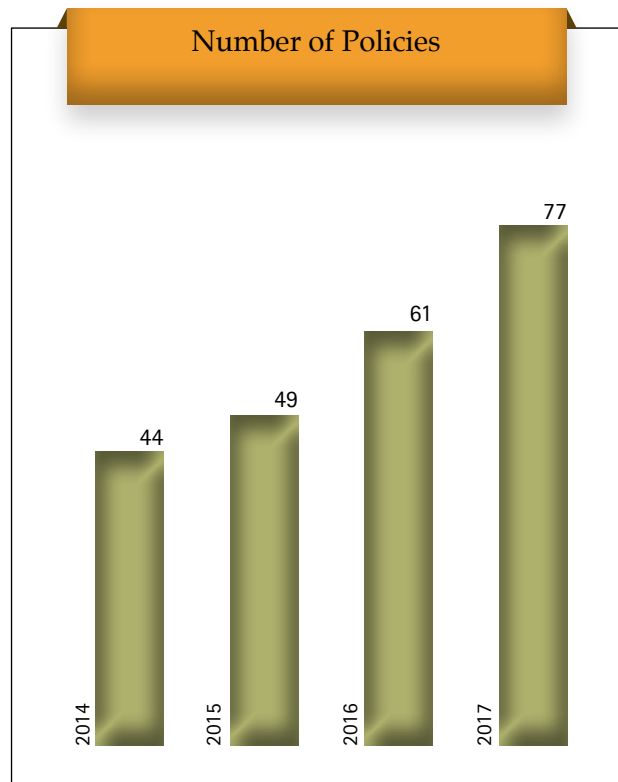
Sum Insured (Million TRY)



Total Premium (Thousand TRY)



Number of Policies

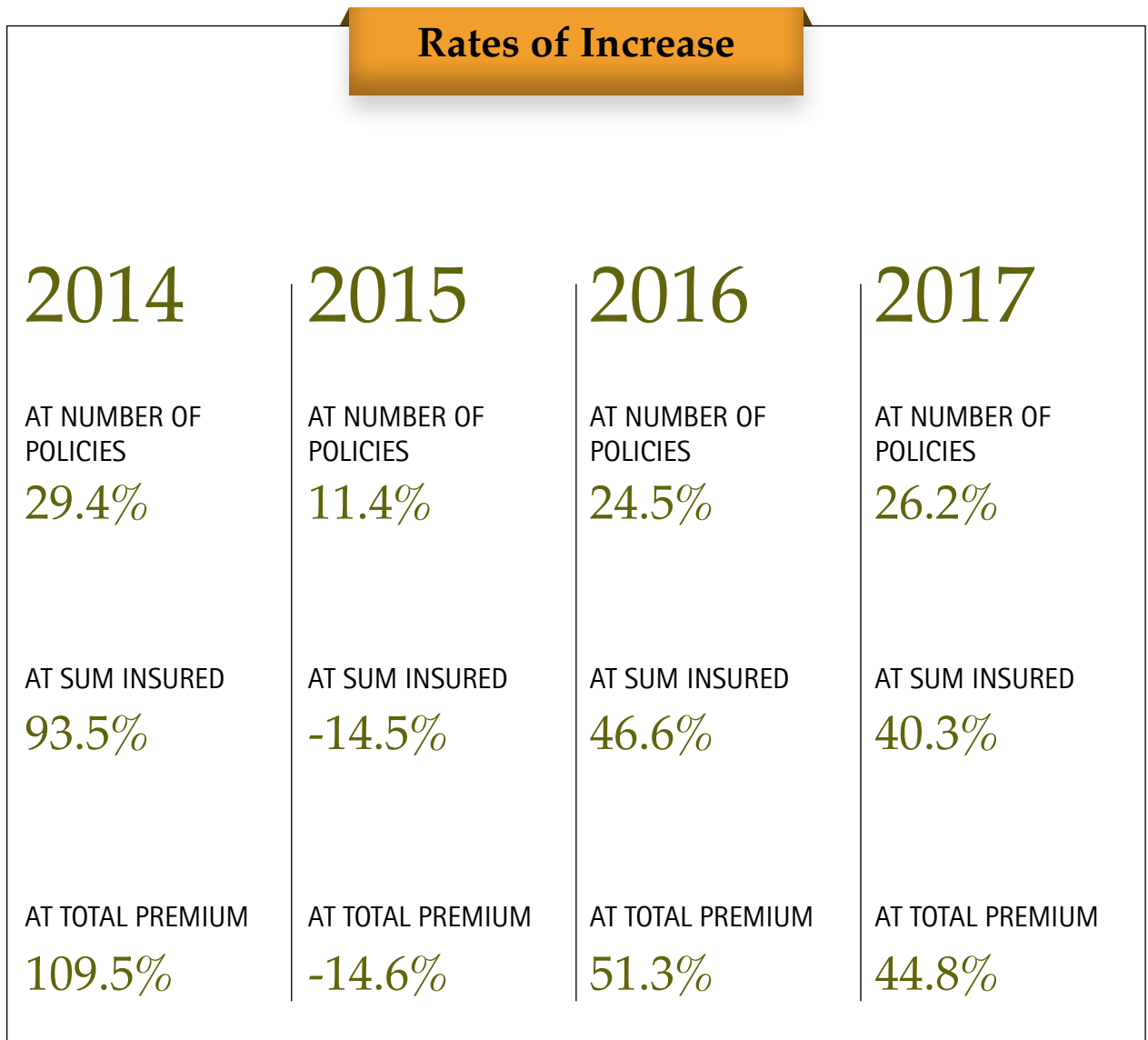


## Scope of Insurance and Insured Risks

For the trout, snapper, bass and tuna fish grown in the sea or inland waters and the other fish species included in the insurance coverage; the diseases other than the exclusions set forth in the General Conditions, the death and physical losses caused by pollution and poisoning beyond the control of the growers, all types of natural disasters and accidents, predators, algae bloom as well as the direct damages suffered by the insured as a result of the natural disasters, accidents, predators etc. in the pens are included in the insurance coverage within the framework of the General Conditions, Tariffs and Instructions.

	Number of Policies	Sum Insured (TRY)	Total Premium (TRY)	Government Premium Subsidy (TRY)	Paid Loss (TRY)*
2014	44	66,590,225	3,139,584	1,569,792	185,897
2015	49	56,917,168	2,680,112	1,340,056	1,156,027
2016	61	83,436,995	4,054,693	2,027,346	1,506,182
2017	77	117,094,253	5,869,977	2,934,988	184,632

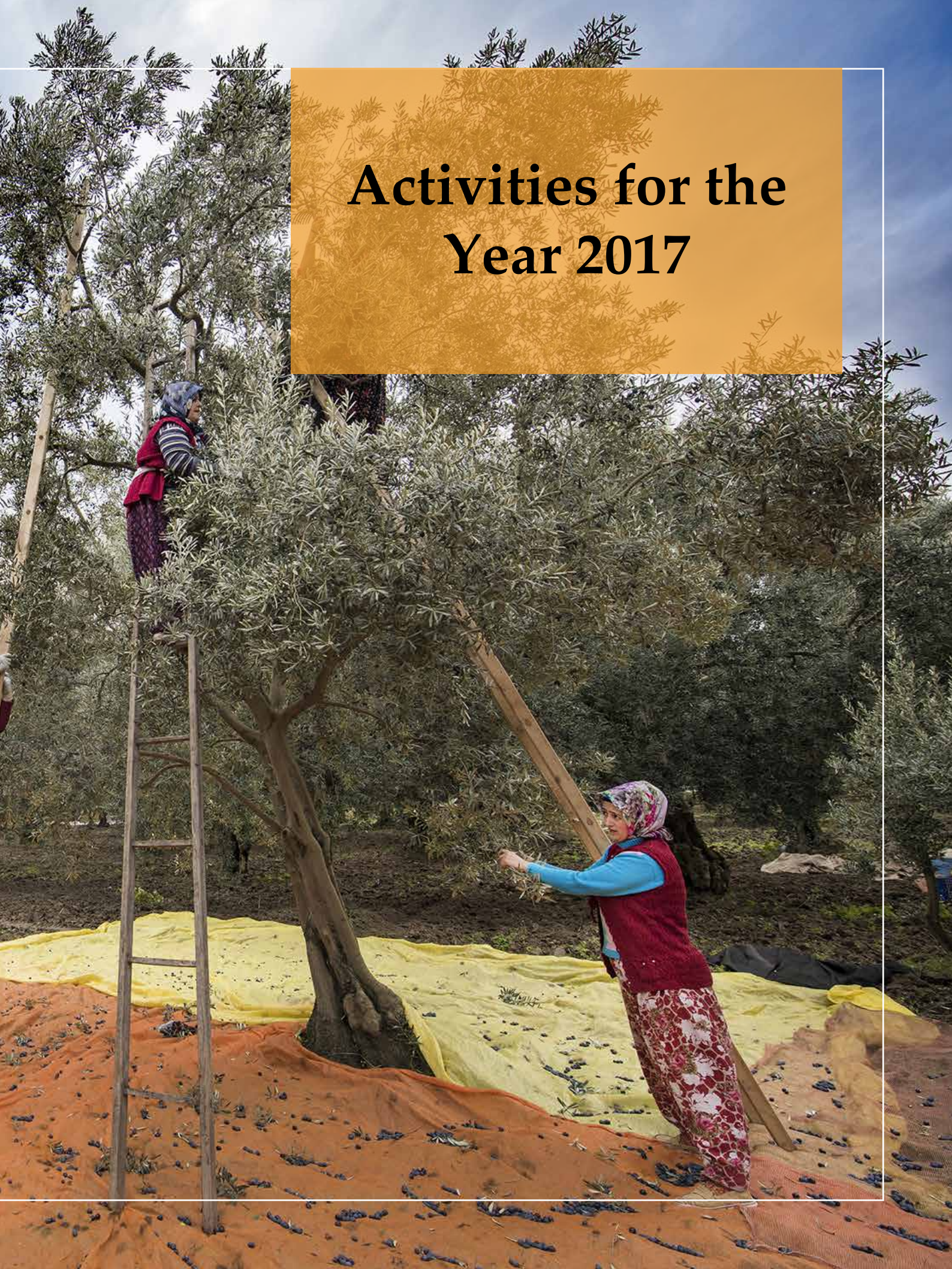
\* Loss adjustment expenses included.







# Activities for the Year 2017



# Activities for the Year 2017

Agricultural Insurance Pool (TARSIM) Board of Directors, has held 14 meetings in 2017 and the activities performed based on the decisions taken are described below in detail.

## 1. LEGISLATION ACTIVITIES

In line with the suggestions brought about by the Agricultural Insurance Pool (TARSIM) Board of Directors, the products/crops and risks to be covered in 2017 have been identified by the Ministerial Cabinet. In the scope of the Decision related to the Risks, Products/ Crops and Regions to be Covered and Rates of Premium Support, the following have been placed under assurance;

In relation with Crop Insurance,

- Rain losses in addition to the hail package risks for cherry crop, optionally,
- Wild boar damages for strawberry crop,
- Leave component in the vineyards where pickled leaves are grown,
- District Based Drought Yield Insurance for wheat and certified wheat crops,
- Tree Insurance for fruit trees and their vines and saplings, and

In relation with Cattle and Sheep & Goats Insurance; the financial damages to be suffered by the insured due to the theft as a result of the risk review were optionally included into the coverage, provided that additional premium is paid.

In addition to 50% Government Premium subsidy provided in all insurance lines as well as the premium subsidy provided at 2/3 ratio (66.7%) for frost risk premium of the fruits under the scope of Crop Insurance; the government premium subsidy for District Based Drought Yield Insurance that has been recently included into coverage was determined as 60%.

Also, the registration system in Animal Insurances was changed as Animal Registration System (HAYBIS). The optional co-insurance ratios that are applicable for the hail package risks under the scope of Crop Insurance Tariff and Instructions were arranged only as standard option in favor of the insured. The premium support to be provided for co-insurance options against frost risk will in no case exceed the premium support to be calculated for the standard co-insurance.

## 2. TECHNICAL ACTIVITIES

### 2.1. ACTUARIAL ACTIVITIES

The insurance data that have occurred in Crop Insurance during 2006-2016 were analyzed by crop, risk and location. The sensitivity classes of the crops in terms of risk, risk zone codes of villages, exemptions and co-insurance rates were assessed and the changes deemed necessary for 2017 were implemented.

- The application of District Based Drought Yield Insurance, which covers drought, frost, hot wind, hot air wave, extreme moisture and extreme rainfall risks for wheat and certified wheat crops grown in dry areas, was started.
- The damages that occur due to rainfall risk for berry crop were included into coverage optionally, provided that additional premium is collected.
- Hail, storm, whirlwind, fire, landslide and earthquake risks for fruit trees, their vines and saplings and optionally damages that might occur on saplings due to wild boar were included into coverage.
- Damages and losses in quantity that occur on strawberry crop that is grown outdoors due to wild boar were optionally included into coverage.
- Damages and losses in quantity that occur on the leaves of vineyards where pickled leaves are grown, due to hail, storm, whirlwind, fire, earthquake, landslide, flood and inundation risks were included into coverage.
- 10% discount was provided on hail package premium amounts, in case the growers that purchase District Based Drought Yield Insurance policy implemented for wheat crop also buy hail package policy for the same parcel.
- 25% discount made on the frost premium price in case of using wind wheels, fogging and sprinkler system for citrus crops (orange, tangerine, grapefruit and lemon) was increased to 35%.
- The implementation principles of "Encouragement Discount" that was launched in 2016 to increase the ratios of insurance and to reduce anti-selection were revised.
- Approximately 18 seeds and 5 crops which were assessed in accordance with the requests received from growers were included into insurance coverage upon completion of the necessary infrastructural works.
- Frost and hail sensitivity classes in the cumulative loss ratios of certain crops were changed.
- Premium loading ratios were revised in the parcels according to the damage and premium balance on the basis of risks.

In relation with Cattle Insurance:

- In case of damage on young animals covered; the insured value of pregnant animals was determined as 15% without any exemptions and irrespective of the value and quantity of young animals.
- Theft risk was optionally included into insurance coverage in the Extensive and Narrow Scope Tariffs according to the results of risk review, provided that additional premium is collected.
- The ranges of the number of animals were changed in the application of discount in case of preparation of collective policies through the Unions of Growers.
- As a result of the technical works carried out, Extensive Dairy Cattle Tariff premium price, Narrow Tariff premium price and certain provincial risk categories were revised.
- Exemption ratio was cancelled in Fattening Cattle Tariff.

In relation with Sheep& Goats Insurance:

- Theft risk was optionally included into insurance coverage in the Extensive and Narrow Scope Tariffs according to the results of risk review, provided that additional premium is collected.
- The ranges of the number of animals were changed in the application of discount in case of preparation of collective policies through the Unions of Growers.
- As a result of the technical works carried out, Narrow Scope Tariff premium price was revised.
- Deductible ratio was cancelled in Extensive Tariff.

In relation with Poultry Insurance:

- Poultry animals such as chickens, turkeys, ostriches, geese and ducks grown in the outdoor and semi-outdoor system were included into insurance coverage, to be valid and effective in the Narrow Scope Tariff.

In relation with Bee Hives Insurance:

- As a result of the technical works carried out, exemption ratio was cancelled.

For the year 2018:

In relation with Crop Insurance:

- Actuarial works and infrastructural activities were completed for including wheat and certified wheat crops grown in dry agricultural areas as well as barley, rye, triticale, oat and certified seeds of these crops into the coverage of District Based Drought Yield Insurance, and

- For including Fennel and kumquat crops into coverage,
- For including the support (wired cultivation) systems for fruits and vineyards into coverage.

In relation with Greenhouse Insurance; the application of determining the risk category of the whirlwind coverage according to the results of risk review was prepared.

In Cattle Insurance:

- "Foot and Mouth Disease" coverage was optionally included with additional premium for the enterprises that have Free of Disease Certificate, except for the grafted free areas, provided that all insurable animals in the enterprise are insured, in the Extensive Scope Tariffs,
- The diseases such as Blue Tongue, Bovine Spongiform Encephalopathy (BSE), Rift Valley Fever, Contagious Bovine Pleuropneumonia, Enzootic Bovine Leukosis, Epizootic Hemorrhagic Disease (EHD) in deer and Contagious Stomatitis (Vesicular Stomatitis) were included in the coverage, under the scope of Additional Diseases coverage, provided that all insurable animals in the enterprise are insured, in the Extensive Scope Tariffs.

In Sheep and Goats Insurance:

- "Foot and Mouth Disease" coverage was optionally included with additional premium for the enterprises that have Free of Diseases Certificate, except for the grafted free areas, provided that all insurable animals in the enterprise are insured, in the Extensive Scope Tariffs,
- The diseases such as Blue Tongue, Goat Plague (Peste des petits ruminants (PPR), Sheep and Goat Pox, Scrapie, Rift Valley Fever and Epizootic Hemorrhagic Disease (EHD) in deer were included in the coverage, under the scope of Additional Diseases coverage, provided that all insurable animals in the enterprise are insured, in the Extensive Scope Tariffs.

In Poultry Insurance:

- Actuarial studies and infrastructural works were completed to include the additional diseases such as Pullorum and Fowl Typhoid (Chicken Typhoid) into coverage under the scope of Additional Diseases coverage, in the Extensive Scope Tariffs.

Geographical Information System (GIS) Platform was prepared for using at TARSIM System. Thanks to this application, it was made possible both for the producer to view his parcel land and the loss adjuster to go to the correct location in case of damage with the help of the satellite images of the land data of the producer during policy issuance.

## Activities for the Year 2017

In placing under assurance the losses that can be seen at the crops of cherry, grape for drying, pomegranate and fig for drying as a result of excessive rain; geo-statistic analysis studies were conducted on the probability values prepared according to rain date from weather observation station and as per crop type.

Satellite images and aerial photos were obtained for current rivers, and lakes from Turkish Ministry of Food, Agriculture and Livestock for use at GIS platform, database and web service.

### 2.2. R&D ACTIVITIES

- In relation with the insurance coverage inclusion works, crop examination works were conducted in the production fields in Antalya for kumquat and in Burdur to obtain the necessary parameters for fennel. The data obtained from supplementary works were assessed and the parameters related to these crops were created.
- For citrus crops, last harvest dates were updated and the initial policy acceptance dates were revised and identified in TARSİM System.
- We continued our works for grape and fig crops in 2017 under the Project of Determination of the Damages that Occurred in Certain Fruit Types due to Extreme and Untimely Rainfalls during the Maturation and Harvest Periods and Demonstrating the Measurability of These Damages as prepared in collaboration with Research Institutes and Universities, for the purpose of demonstrating the negative impacts of extreme and untimely rainfalls on fruits.
- The laboratory works for the Project of Determination of the Measurability of Resistance of the Buds of Pome Fruits (Apple, Pear, Quince, Persimmon) Against Cold and the Hail Damage were carried out in Niğde, Kayseri, Karaman, Bursa and Sakarya Cities under the coordination of Selçuk University Horticultural Crops Faculty of Agriculture and with the contributions of Eğirdir Fruit Growing Research Institute and Yalova Atatürk Horticultural Central Research Institute.
- The 2017 application of the Project of Determination of the Impacts of Wind that have Various Severity and that Occur during Various Development Phases of Citrus Crops was executed at Alata Horticultural Research Institute. The works were completed and the results report of the project is being prepared. Visual data was obtained for the trial made for pear crop and the works are ongoing.
- 2017 works of the Project of Determination of the Impacts of Hail on Wheat Crop and Yield during Various Development Phases were carried out in cooperation with Edirne Thrace Agricultural Research Institute. The data obtained during these works were visualized, published and sent to loss adjusters through TARSİM Academy.
- Yield survey was carried out in TARSİM Regional Directorates that were chosen as pilot application areas under the Wheat Yield Determination Project and in the selected locations by using various methods. The data obtained was compared and the method that could be applied in the next years was chosen.
- We attended the soil and field survey works that were carried out in Haymana District of Ankara and Bünyan District of Kayseri under the framework of the Research Project on the Usability of Remote Detection and CBS Techniques in the Determination of Reference Parcel Clusters as executed by Ege University Faculty of Agriculture. Yield determination in the project was conducted for wheat crop in Haymana and wheat and barley crops in Bünyan.

### 3. REINSURANCE – FOREIGN RELATIONS

In accordance with the reinsurance agreement for the years 2006 to 2018, we have continued to be in contact with the leading reinsurers Hannover Re and SCOR. The data obtained in the agricultural insurance lines between 2006 and 2016 was reviewed and analyses were conducted. As a result of such analyzes, the year 2017 was assessed. Accordingly, information was provided to the reinsurers in relation with the applications which are planned to be changed or added for 2018.

Support (wired cultivation) systems for fruits and vineyards under Crop Insurance and additional diseases coverage for Cattle, Sheep & Goats and Poultry Insurance were included to the scope of the existing reinsurance agreement for 2018 as a result of the discussions made with the leading reinsurers.

1 year damage surplus agreement was signed in 2017 under the leadership of the Natural Disasters Insurance Organization (TCIP) and also with the participation of foreign reinsurers, in connection with the District Based Drought Yield Insurance, for which the relevant works were initiated in 2016 for wheat crop.

The relevant works were also carried out for the District Based Drought Yield Insurance that includes wheat as well as barley, rye, triticale, oat and certified seeds of these crops for the year 2018. The necessary data and analyzes conducted were discussed with DASK. As a result of these discussions, the parties agreed to sign 1 year stop loss reinsurance agreement for the year 2018.

We continued to be in contact with foreign reinsurers, brokers and various organizations that perform agricultural activities, and held meetings to provide information about the results of previous years and the projects that are planned to be implemented in the next period.

We intensely continued to be in contact with the authorized officers that wish to obtain information about TARSIM model for the purpose of improving the agricultural sector and minimizing the existing risks in Azerbaijan, and started to provide the Consulting Project that will be presented to Azerbaijan. This project that will continue in the next years will also contribute to the improvement of the cooperation between the two countries.

The program implemented to send the employees of TARSIM to foreign countries continued in 2017 as well. For this purpose, two reinsurance companies located in Madrid, Spain and Zürich, Switzerland were visited.

The other activities carried out under the scope of foreign relations are as follows:

- We attended Turkey-Azerbaijan Agricultural Business Forum that was held in Baku Azerbaijan between February 22<sup>nd</sup> and 23<sup>rd</sup>. We made mutual meetings and shared experiences during the Forum that was held by the Ambassador of Turkey in Baku and the Minister of Food, Agriculture and Livestock.
- On March 28, we held meetings in Istanbul with the authorized officers from Macedonia Insurance Inspection Authority and authorized officers from Bosnia & Herzegovina in relation with TARSIM model.
- We attended the Public and Private Sector Coordination Seminar held in Uganda on March 23<sup>rd</sup> and provided the participants with information about TARSIM.
- We attended Kenya Agricultural Insurance Seminar held in Kenya between March 21<sup>st</sup> and 22<sup>nd</sup> for the purpose of enhancing the public and private sector cooperation in Africa and provided the participants with information about TARSIM.
- We hosted the representative of Azerbaijan Crops Supply and Procurement Authority in Istanbul between April 10<sup>th</sup> and 14<sup>th</sup> and provided the participants with information about TARSIM.
- We held meetings with the representatives of the relevant authorities in China and Hong Kong between April 10<sup>th</sup> and 14<sup>th</sup> and provided the participants with information about TARSIM.
- We attended the seminar held in the Turkish Republic of Northern Cyprus by the National Reinsurance for insurance sector representatives on May 9<sup>th</sup>.
- We attended the program entitled Actuarial Studies held in Zürich, Switzerland between May 9<sup>th</sup> and 14<sup>th</sup>.
- We attended the Agri Day Seminar held in Paris, France between June 6<sup>th</sup> and 8<sup>th</sup>.
- We hosted the representatives from Italy and Spain on June 7<sup>th</sup> under the scope of "Project for Review of Modern and Conventional Applications in Hazelnut Production" as executed in collaboration with Ordu Commodity Exchange, Ordu Governor's Office, Ordu University, Altınordu Chamber of Agriculture, Italy Tuscia University and Spain IRTA Research Center.
- We hosted the authorized officers from Hannover Re, SCOR, Mapfre Re, Swiss Re and Munich Re in Kayseri City between July 5<sup>th</sup> and 6<sup>th</sup>. In this regard, we provided information about the District Based Drought Yield Insurance launched in 2017 and applications were made in the wheat fields at various locations. On the same dates, we visited apple plantation that was exposed to frost risk in Yeşilhisar District of Kayseri City and an animal husbandry plant in Kızılca Village of Bor District in Niğde City.
- We hosted the authorized officers from the General Directorate of Tunisian Financing, Investment and Professional Organizations on July 13<sup>th</sup> for the purpose of obtaining information about risk management in agriculture and rural development investments.

## Activities for the Year 2017

- We attended Serbia & Turkey 7<sup>th</sup> Agricultural Business Forum held in Belgrade City in Serbia between August 21<sup>st</sup> and 22<sup>nd</sup> and provided the participants with information about TARSIM.
- We hosted the authorized officers from Azerbaijan Ministry of Agriculture and Republic of Azerbaijan Financial Market Supervisory Authority (FMSA) in Istanbul on August 10<sup>th</sup> and 11<sup>st</sup>, and held meetings in relation with TARSIM model which is planned to be launched in Azerbaijan.
- We attended the International Damage Assessment Event held by the International Association of Agricultural Production Insurers (AIAG) in Parma City of Italy between August 2<sup>nd</sup> and 4<sup>th</sup>. During the event, meetings were held in relation with agricultural insurances, and field applications were carried out with the participation of authorized officers from many countries.
- We attended the Forum held in Sarajevo in Bosnia & Herzegovina on October 26<sup>th</sup>. The twelfth edition of Bosnia & Herzegovina and Turkey Agricultural Business Forum, which is organized to increase the existing market share of the Turkish agricultural sector and to expand into new markets, was co-chaired by the Ministry of Food, Agriculture and Livestock and Bosnia & Herzegovina Minister of Foreign Trade and Economic Relationships, and was attended by over 120 invitees from Turkey and 180 invitees from Bosnia & Herzegovina.
- We attended the 34<sup>th</sup> Congress of the International Association of Agricultural Production Insurers (AIAG) held in Warsaw in Poland between October 1<sup>st</sup> and 4<sup>th</sup>. Polish agriculture and agricultural insurance programs implemented, the impacts of climate change, geopolitical difficulties and El Nino disaster on agricultural risks, importance of Big Data in agriculture and insurance sectors, digital damage assessment applications as well as agricultural insurance applications in the USA, China, Russia, France and South America were discussed in the congress that received participants from 41 countries.
- A meeting was held in Zürich of Switzerland between November 6<sup>th</sup> and 7<sup>th</sup> in connection with the application developed by a reinsurance company as well as technologic innovations and projects planned to be implemented in the future.

## 4. SYSTEM ACTIVITIES

### 4.1. BUSINESS DEVELOPMENT ACTIVITIES

The activities on the system works related to the changes to be implemented in the General Conditions, Tariffs and Instructions as determined for 2017 were completed and revisions were made in the system applications and work processes.

Geographical Information Systems (GIS) infrastructure was created and started to be used in operational activities.

Smart maps were started to be used in decision support processes.

The addresses registered in TARSIM System were updated with the data obtained from UAVT (National Address Database).

A mobile application was prepared for District Based Drought Yield Insurance assessment works.

Based on corporate architectural works, a target was set to follow up and analyze the internal processes, data, systems and technologies through a single platform in line with the goals and functions of the enterprise and in accordance with the common standards.

### 4.2. SYSTEM AND NETWORK INFRASTRUCTURE UPDATING ACTIVITIES

We set a target to provide all users with faster and uninterrupted services at high standards by updating the IT system infrastructure. In this regard, technologies suitable for the external services provided were searched and the triple data center model was chosen.

The data center in Istanbul was configured to operate in active-active architecture. All network devices in the active-active data center were deployed to work in redundant configuration. High-tech infrastructure devices were used to improve the service quality for users. Access is provided to data center servers through powerful network equipment.

Data storage infrastructure was upgraded in line with the growth trend of the Company and technologic developments. Object Storage technology was launched for the data required to be archived. Archived files are transmitted to the Emergency Case Center instantly by using the storage-based data transfer capability. Thanks to the new generation backup and duplication infrastructure, all systems used on the virtual platforms are backed up and data is transferred to the Emergency Case Center.

Extra performance is achieved by switching to the integrated configuration specific to the database to ensure optimum working standards from the database used on the open source systems.

Data center is protected by the internet service provider at maximum level against all possible attacks during online access.

The Emergency Case Center located at TARSİM Ankara Regional Directorate was renovated and the existing space was expanded in accordance with the applicable data center standards. The electricity, fire extinguishing, air-conditioning, monitoring and UPS infrastructures in the data center were renovated.

The Emergency Case Center runs in synchronization with the actively-operating data center at Istanbul Head Office. In this model, risk of data loss is eliminated at maximum level.

Data Centers are monitored on a 24/7 basis thanks to the surveillance, camera systems and system monitoring applications. In this way, alert information is received by various methods and immediate intervention is made in case of a negative event.

#### **4.3. ACTIVITIES RELATED TO THE REGIONAL DIRECTORATES**

System infrastructures were created for the newly-opened TARSİM Şanlıurfa, Konya and Erzurum Regional Directorates and the transferred Tekirdağ and Malatya Regional Directorates. Network access of the Head Office and new locations were activated by using MPLS VPN infrastructure. Along with the new Regional Directorates, a total of 11 uninterrupted access points were created between TARSİM Head Office and Regional Directorates.

## **5. PUBLICITY**

The followings were targeted with the publicity activities carried out in 2017,

- Disseminating the State Supported Agricultural Insurance System country-wide, strengthening the existing awareness of insurance of the producers engaged in the agricultural production field, increasing the insurance penetration rate, elevating the existing corporate dignity of Agricultural Insurance Pool (TARSİM) in the eyes of the producers and stakeholders,
- Strengthening the perception that the Agricultural Insurance Pool (TARSİM) is the sole authorized agency on agricultural insurance in our country, is established for serving the producers, is a non-profit organization and based on the voluntariness of the individuals,
- Strengthening the perception that the Agricultural Insurance Pool (TARSİM) is an exemplary, reliable and reputable agency for agricultural and insurance sector both in our country and in the world,
- Publicizing the new products, applications and opportunities, led by the support of the state,
- Eliminating the unfounded and negative opinions formed about the System.

The publicity activities were carried out within the framework of the following headings with a view to disseminate the State Supported Agricultural Insurance System among the producers and other stakeholders:

- Publicity and Informational Meetings
- Special Projects and Sponsorships
- Media Relations
- Advertisements and Campaigns

### **5.1. Publicity and Information Meetings**

The Agricultural Insurance Pool Company has organized meetings through the General Directorate and Regional Directorates in the provinces and the districts, villages and municipalities, where the State Supported Agricultural Insurance System and related applications were publicized along with the new applications for 2017.

## Activities for the Year 2017

The provinces reached with these meetings are listed below:

Adana, Adıyaman, Aksaray, Amasya, Ankara, Antalya, Artvin, Aydın, Balıkesir, Bayburt, Bilecik, Bolu, Burdur, Bursa, Çanakkale, Çankırı, Çorum, Denizli, Düzce, Edirne, Elazığ, Erzincan, Eskişehir, Gaziantep, Giresun, Gümüşhane, Hatay, Iğdır, Isparta, İstanbul, İzmir, Kahramanmaraş, Karabük, Karaman, Kastamonu, Kayseri, Kırıkkale, Kırklareli, Kırşehir, Kilis, Kocaeli, Konya, Kütahya, Malatya, Manisa, Mersin, Muğla, Nevşehir, Ordu, Osmaniye, Sakarya, Samsun, Sinop, Sivas, Şanlıurfa, Tekirdağ, Tokat, Trabzon, Tunceli, Uşak, Yalova, Yozgat, Zonguldak.

Participants of these meetings were the Provincial-District Food, Agricultural and Livestock directorates, relevant non-governmental organizations, research institutions, agricultural consultants, chambers of agriculture, breeder associations along with the neighborhood and village mukhtars, governorate and sub-governorate officials, loss adjuster and agencies as well as the producers.

### 5.2. SPECIAL PROJECTS AND SPONSORSHIPS

Sponsorship activities were carried out for the purposes of enhancing corporate reputation, increasing visibility of TARSİM brand, fulfilling social responsibilities and maintaining efficient communication with the stakeholders, and various special communication projects were implemented. The remarkable activities are as follows:

#### National Agriculture and Food Congress

We attended the 16<sup>th</sup> National Agriculture and Food Congress hosted by the Turkish Association of Agriculturists on January 18<sup>th</sup> and supported the congress by setting up a promotional stand.

#### 5<sup>th</sup> Aquaculture Workshop

We attended the 5<sup>th</sup> Aquaculture Workshop held in Antalya on February 23<sup>rd</sup> and 26<sup>th</sup> and supported the workshop by setting up a promotional stand.

#### Agriculture Summit

We attended and supported Bloomberg HT Agriculture Summit held in İstanbul on March 29<sup>th</sup>. We participated and provided

information during the session entitled "Risk Analysis and Management in Agriculture" held as part of the event. Questions about the System were answered during the live broadcast on Bloomberg HT TV.

Public service advertisements of TARSİM were broadcasted on Bloomberg HT and Habertürk TVs and radio stations based on the cooperation made.

#### 13<sup>th</sup> International Turkey Flour Industrialists Federation Congress and Exhibition

We attended the 13<sup>th</sup> International Turkish Flour Industrialists Federation Congress and Exhibition held in Antalya between March 30<sup>th</sup> and April 2<sup>nd</sup> and supported the congress and exhibition by setting up a promotional stand. We participated in the session entitled "Wheat and Flour Trade" as part of the congress and highlighted food provision and the danger of climate change. We also provided information about TARSİM.

#### Turkey & Africa 1<sup>st</sup> Meeting of Ministers of Agriculture and Agricultural Business Forum

For the purpose of strengthening the cooperation between Turkey and African countries, we attended Turkey & Africa Ministers of Agriculture 1<sup>st</sup> Meeting and Agricultural Business Forum held in Antalya between April 27<sup>th</sup> and 28<sup>th</sup> and supported the event by setting up a promotional stand.

#### 2<sup>nd</sup> Meeting of Ministers of Agriculture

The 2<sup>nd</sup> Meeting of Ministers of Agriculture of the Black Sea Economic Cooperation Organization (BSEC) was held in İstanbul between May 16<sup>th</sup> and 17<sup>th</sup> with the topic of "Sustainable Food Systems and the Future of Aquaculture" for the purposes of enhancing trade and production among the BSEC members, strengthening cooperation and ensuring food safety. We attended and supported this event by setting up a promotional stand.

#### Award Ceremony of the Association of Agriculturists

We attended the Award Ceremony held in Ankara during the 68<sup>th</sup> Foundation Anniversary of the Turkish Association of Agriculturists on June 15<sup>th</sup> and supported this event by setting up a promotional stand.





### TARSİM Photography Contest

The third edition of the photography contest entitled "Agriculture and Risk" was held in collaboration with Istanbul Photography Cinema Amateurs Association (IFSAK), which is one of the established organizations in the field of photography and cinema art in Turkey. This photography contest drew attention to the high importance of agricultural activities and to the fact that negative results might occur in case of disruption of such artistic activities. The purpose of the contest was to increase the level of awareness of agricultural insurance in the country.

Everybody, who resides in Turkey and is over the age of 18, other than the Members of the Jury and their family members as well as the representative of the Photographic Arts Federation of Turkey (TFSF), high-level managers of the Agricultural Insurance Pool (TARSİM), Board Members of Istanbul Photography Cinema Amateurs Association (IFSAK) and their family members was eligible to participate in the photography contest. The participation in the contest was free and made through the website [www.tfsfonayliyarismalar.org](http://www.tfsfonayliyarismalar.org). The applications to the contest started on September 8<sup>th</sup> and ended on December 31<sup>st</sup>.

### 5<sup>th</sup> Soil and Water Resources Congress with International Participation

We attended the 5<sup>th</sup> Soil and Water Resources Congress with International Participation hosted by Atatürk Soil and Water Agricultural Meteorology Research Institute in Kırklareli between September 12<sup>th</sup> and 15<sup>th</sup> and supported this event by setting up a promotional stand.

### World Simmental Conference

We attended the World Simmental-Fleckvieh Conference hosted by the Cattle Breeders Association of Turkey in Selçuk District of Izmir between September 17<sup>th</sup> and 21<sup>st</sup> and supported this conference by setting up a promotional stand.

### 2<sup>nd</sup> Agricultural Summit

We attended the Bloomberg HT's 2<sup>nd</sup> Agricultural Summit held in Istanbul on September 20<sup>th</sup>. We participated in the session entitled "Risk Analysis and Management in Agriculture" held as part of the event, and provided information to the participants.

We also answered the questions asked on live broadcast on Bloomberg HT TV.

As part of the collaboration, TARSİM's public service advertisements were broadcasted on Bloomberg HT and Habertürk TV channels and radio stations.

### FAV TURKEY Fair

We attended FAV Turkey Fruit, Vegetable, Dry Food and Cut Flower Fair and Summit held at Istanbul Expo Center (IEC) between September 28<sup>th</sup> and October 1<sup>st</sup> and supported this fair by setting up a promotional stand. As part of the opening program, we provided information to the participants about TARSİM.

### Apimondia International Apicultural Congress

We attended the 45<sup>th</sup> Apimondia International Apicultural Congress, which was hosted in Turkey for the first time at Istanbul Congress Center by the Turkish Association of Beekeepers between September 29<sup>th</sup> and October 4<sup>th</sup>, and supported this event by setting up a promotional stand.

### TÜSAF Key to Our Future Summit

We attended and supported the summit entitled "Key to Our Future" held in Osmaniye by the Turkish Federation of Insurance Agencies (TÜSAF) and Osmaniye Association of Insurance Agencies (OSAD) on October 6<sup>th</sup>.

### World Food Day

We attended the World Food Day event hosted by the Ministry of Food, Agriculture and Livestock in Ankara on October 16<sup>th</sup> and supported this event by setting up a promotional stand. We also provided information to the participants about agricultural insurance.

### Entrepreneurial Female Farmers Award Ceremony

We attended the "Entrepreneurial Female Farmers Award Ceremony", which is held to increase employment of women in agriculture and to support female farmers, in Ankara on October 18<sup>th</sup>, and supported this event by setting up a promotional stand.



## Activities for the Year 2017

### 13<sup>th</sup> SIAMAP International Agriculture, Agricultural Machinery and Fishery Fair

We attended the 13<sup>th</sup> SIAMAP International Agriculture, Agricultural Machinery and Fishery Fair held in Tunisia between October 31<sup>st</sup> and November 5<sup>th</sup> together with the Ministry of Food, Agriculture and Livestock and other authorities, and promoted our organization at this international arena.

### AGRITECHNICA 2017 Fair

We attended AGRITECHNICA 2017 Fair held in Hannover City of Germany between November 12<sup>th</sup> and 18<sup>th</sup> together with the Ministry of Food, Agriculture and Livestock and other authorities, and promoted our organization at this international arena.

### TÜSAF “We Are Aware of Our Power, We Are Ready to Act Together” Workshop

We attended the workshop entitled “We Are Aware of Our Power, We Are Ready to Act Together” held in Kuşadası by the Turkish Federation of Insurance Agencies between November 17<sup>th</sup> and 19<sup>th</sup> for the purpose of creating an environment that enables the insurance sector and insurance agencies to look to the future confidently, and supported this event by setting up a promotional stand. As part of the program, we provided information to the participants about TARSİM.

### A Haber Seyahatname Program

Our sponsorship for Seyahatname Program broadcasted on A Haber Channel continued in the first half of 2017. 120-second advertorial of TARSİM was broadcasted on Seyahatname Program every Sunday. We conducted interviews with the growers in relation with agricultural insurance during such advertorial.

### TMO Best Story Book

We provided support for the printing of the book “Best Story” prepared by the Turkish Grain Board to increase the awareness of children on agricultural insurance.

### CBL Ankara Corporate Basketball League

As the Prime Ministry Undersecretariat of Treasury joined CBL Ankara Corporate Basketball League, we supported the team in return for promotion.



### 5.3. MEDIA RELATIONSHIPS

Various activities were carried out to provide information to the media in accordance with the communication targets.

#### Press Conference

We held a press conference at the Ministry of Food, Agriculture and Livestock in Ankara on January 21<sup>st</sup> and briefed the press members about agricultural insurance applications and innovations in 2017.

#### Press Tour

We held a Press Tour in Manisa between October 16<sup>th</sup> and 17<sup>th</sup> for the purposes of assessing the past, present and future of TARSİM and its impacts and benefits for insured agricultural enterprises. The tour was attended by the representatives and columnists from daily newspapers, news agencies and insurance sector publications. During the event, the participants visited Manisa Viticulture Research Institute Directorate, livestock enterprises and village school, and we briefed the press members.

#### Meeting with Insurance Columnists

We met with insurance columnists in Istanbul on November 8<sup>th</sup>, made assessments about the year 2017 and briefed the participants about the latest developments on agricultural insurances.



## Press Releases

Throughout 2017, press bulletins with the following titles have been served to the national and local press:

<b>January</b>	"2017 is the mobilization year in terms of Agricultural Insurance" "March 5 is the deadline for insuring nut" "TARSİM come to help the producer" "Our Producer desired, TARSİM performed"
<b>February</b>	"Agricultural Insurance Conference" at Çukurova University "Last days for insuring apricot" "Meaningful visit to TARSİM"
<b>March</b>	"TARSİM was welcome warmly in Kenya", "22 Thousand Apricot Policies were arranged this year in Malatya" "TARSİM ACADEMY In practice!" "Good News to the Nut Producer! The Deadline for Insurance was extended from March 5 to March 10" "TARSİM at Turkey-Azerbaijan Agriculture Business Forum"
<b>May</b>	"TARSİM: The insurance should not be remembered only during difficult times" "TARSİM will be the solution for Nut Producers" "Reconversion with TARSİM Corporate Architecture"
<b>June</b>	"TARSİM Call Center Number was changed"
<b>July</b>	"A Gold Opportunity For The TARSİM Producer" "Drought Payments Started for Wheat" "We will pay 121 Million TRY to Apricot Producers" "TARSİM is there where there is Damage!" "TARSİM Continues Rise"
<b>August</b>	"TARSİM is on the air with its new face!" "500 Million TRY Damage Payment to Manisa"
<b>September</b>	"TARSİM Photo Competition Applications were Started" "Training Cooperation from TARSİM and TÜSAF"
<b>November</b>	"TARSİM is the Finalist of InovaLIG 2017!" "TARSİM warn: What should be taken into consideration when making Greenhouse Insurance?" "Damage Payment at Jet Speed from TARSİM" "We bind up Our Producer's wounds" "Implicit Trust to TARSİM!" "New Production Season Opened in Crop Insurances"
<b>December</b>	"TARSİM is a friend in need" "TARSİM Informed in Şanlıurfa"



## Activities for the Year 2017

In 2017, a total of 1,203 news items were published in printed press and internet sites as of 298 in January, 146 February, 102 in March, 89 in April, 39 in May, 33 in June, 70 in July, 98 in August, 40 in September, 63 October, 110 November, 115 December.

### Special News Activities (Interviews)

Special news activities were conducted with the printed press, television and radio. The newspapers, magazines, television and radio channels where the special news activities take place are as follows:

Sigortacı Gazetesi, Euronewsport Dergisi, Anadolu Ajansı, Bloomberg HT, TRT Radyo 1, Milliyet Gazetesi, Bursa Olay TV, Dünya Gazetesi, Best Dergisi, Malatya'da Bu Sabah, Sigorta Medya (Şemsiye Dergisi), Konya Yenigün Gazetesi, Mersin Ticaret ve Sanayi Odası Dergisi, Bereket TV, Milliyet Gazetesi Akdeniz Eki, Capital Dergisi, Milletin Sesi Gazetesi, Tarla Sera Dergisi, A Haber, TRT Antalya Radyosu, TV Net.

## 5.4. ADVERTISEMENTS AND CAMPAIGNS

### 5.4.1. ADVERTISEMENTS

#### Printed Press

Advertisements have been published in publications of Tarım Kredi Gazetesi, Ziraat Dünyası Dergisi, Türkiye Damızlık Sığır Yetiştiricileri Birliği Dergisi, Çiftçi ve Köy Dünyası Dergisi, Muhtarların Sesi Gazetesi, Harman Time Dergisi, GAP Dergisi, Sigorta Dünyası Dergisi, Dünya Gazetesi, Akıllı Yaşam Dergisi, Derin Ekonomi Dergisi, Hayatımız Sigortalı Dergisi, Yeni Şafak Gazetesi, Best Dergisi, Sigorta Media (Şemsiye Dergisi), Euronewsport Dergisi, Yeni Ulaştırma Dünyası Dergisi, Türk Veteriner Hekimleri Birliği Dergisi and Sigorta Dünyası Dergisi.

In addition, advertorial works taking part every week in Sigortacı Gazetesi.

#### Televisions

### 13-14 May World Farmers' Day Celebration Advertising Publications

Due to the World Farmers Day, a total of 170 spots were broadcast on May 13<sup>th</sup> and 14<sup>th</sup>, including a 24-second

commercial film in 17 different channels as 5 spot per day for each channel.

TV Net, A Haber, TRT Haber, CNN Türk, TGRT Haber, Habertürk, 24 TV, Ülke TV, Akit TV, Çay TV, Güneydoğu TV, Kanal Urfa, Bursa TV, AS TV, Line TV, Çiftçi TV, Bereket TV.

### Advertising Strip Publications

In A Haber, 8-second advertising strip were broadcast throughout the year with the logo of TARSİM for introductory purpose.

**13 March** - President of the republic special agenda

**11 April** - President of the republic meets young people

**15-21 April** - Referendum Program

**2 May** - President of the republic special

**15-16 July** - 15 July Democracy Day Special

**15 September** - President of the republic special agenda

### 14 May World Farmers' Day Activity

Due to the World Farmers' Day on May 14, advertising work was carried out with A Haber.

In A Haber, on May 14, In the special publication of World Farmers Day published under the sponsorship of TARSİM, conversations about agricultural insurance carried out With the producers who have received State Supported Agricultural Insurance from all over the country, were reflected on the screen with TARSİM Sundu-Sunar generic. In the program where the Minister of Food, Agriculture and Livestock is a live broadcasting, sub advertising strip were broadcast with the message of World Farmers Day.

### 5.4.2. CAMPAIGNS

#### Local TV Campaign

Local promotion campaign was held due to the Insurance Week which celebrated the World Farmers Day on May 14<sup>th</sup> and the last week of May each year. TARSİM's 44-second public spot was broadcast on local television channels for 30 days. Channels broadcast by Public Spot are as follows:



Kanal Urfa, Bursa TV, Medya Güneydoğu TV, Kanal 26, Kardelen TV, Kanal 28, Tek Rumeli TV, Vuslat TV, Medya TV, Kon TV, Kanal VIP.

### SOCIAL MEDIA ACTIVITIES

Announcements and video contents were shared to producers and their business partners via Facebook, Twitter, Instagram, LinkedIn, Google+ social media networks, and channels like YouTube.

Videos shared on internet and social accounts are as follows:

- 03 January - TARSİM General Manager's New Year Message and 2016 Year Assessment
- 31 March - TARSİM General Manager's Assessments of the System

### CORPORATE RESEARCH

#### Customer Satisfaction Survey

In order to measure the satisfaction of producers receiving damage payment, 3,120 people in 41 provinces were interviewed by phone in December through a survey firm. The structure of the research sample is designed to give results in TARSİM Regional Directorates and agriculture insurance branches.

### SENDING SMS TO PRODUCERS

Informational SMS was sent to producers who were registered in farmer registration system.

- 29 January New products covered by the District-based Drought Yield Insurance
- 13 June - 2017 Year Damage Assessment
- 18 December - Crop Insurances 2018 production season was opened

### VILLAGE SCHOOL VISITS

Many village schools have been visited by the employees of the General Directorate and the Regional Directorate overall the

country throughout the year and they have been informed about TARSİM and distributed special gift kits to children.

### INSURANCE WEEKS CELEBRATIONS

Due to the Insurance Week which is celebrated in the last week of May every year, information about TARSİM was made by participation to various organizations was made through TARSİM Regional Directorates.

### INSURANCE COMPANIES MEETINGS

Insurance companies which are authorized to organize agricultural insurance policy have been regularly met with agricultural service authorities and made assessments. General Directorate unit managers participated in the meeting, information was provided on General Conditions, Tariffs and Instructions, production and damage data, participants' questions were answered. The dates of the Information and Evaluation Meetings are as follows:

25 May - 21 December

### SCIENCE AND ADVISORY BOARD MEETING

Agricultural Insurance Pool's Science and Advisory Board Meeting was held in Antalya on November 18<sup>th</sup>. During the meeting, the applications and claims for 2017 and Research and Development projects were assessed and the participants exchanged information about the innovations to be launched in 2018 and the future of agricultural insurances.

### INOVALIG

We had prepared for INOVALIG-2017 along with the Innovation Team that consists of 11 TARSİM workers. The Company was ranked in Top 10 in the categories "Innovation Resources" and "Innovation Results", gained its best grade in "Innovation Resources" category, qualified for the finals and completed the competition in the 5<sup>th</sup> ranking.



# Activities for the Year 2017

## 6. TRAINING

### 6.1. TRAINING TO EXPERT

"Expert Development Trainings" were organized in 13 different locations in February and March for Crop Insurance and Animal Life Insurance Experts. In these trainings, technical information as well as information about the District Based Drought Yield Insurance has been given. 756 in the Crop Insurance branch and 676 in the Animal Life Insurance branch participated in the trainings.

On November 17-19 and 24-26 November, personal development training titled "Road Friend of TARSİM" was held, in which 1,210 experts gathered in the branches of Crop Insurance and Animal Life Insurance branches.

246 expert candidates in the Crop Insurance branch, who won the Agricultural Insurance Screening Expertise Preliminary Qualification Examination, which was opened on 21 January with the cooperation of SEGEM in order to meet the Agricultural Insurance Pool Expert requirement which was formed due to the new guarantees given in 2017, were trained between March 6-18. The Crop Insurance branch, which won the Preliminary Qualification Exam organized on November 4<sup>th</sup> with the cooperation of SEGEM, has been trained by 145 experts and the training was held between November 26<sup>th</sup> and December 9<sup>th</sup>.

The Loss Adjuster Performance Assessment Examination, which is held to allow for upgrading the level of loss adjusters, was organized on February 18<sup>th</sup>, and the 6 loss adjusters that passed the examination in Livestock Insurance line were upgraded to the 2<sup>nd</sup> Level and 1 loss adjuster was upgraded to the 3<sup>rd</sup> Level.

### 6.2. TRAININGS FOR INSURANCE COMPANIES AND THEIR AGENCIES

#### E-Agency Trainings

Since 2010, the "State-Sponsored Agricultural Insurances" system has been implemented with the aim of increasing the level of knowledge on the subjects such as State Supported Agricultural Insurance System, legislation, working procedures and principles and providing better service to the producers for the agencies of insurance companies authorized to make insurance contracts on behalf of Agricultural Insurance Pool (TARSİM) Agency Training "is organized by the coordination of Agricultural Insurance Pool (TARSİM) and Insurance Training Center (SEGEM) as of April 2014.

As a result of the trainings organized by the SEGEM Academy platform with e-learning method in 3-month periods, the participants who participated in the online exams and the

successful ones were entitled to get a certificate. A total of 13,472 people participated in trainings held between 2010 and 2016. A total of 256 people applied for the trainings organized in 2017. 70 people from the e-test and 139 people who received the notes received the certificate.

#### Bank and Agency Training

In 2017, we continued interactive trainings with the Union of Turkish Chambers of Agriculture, Neova Sigorta, Kuveyt Türk Katılım Bankası, Denizbank and Eureko Sigorta. These interactive trainings were initiated in 2016 and are organized for the purposes of briefing the companies that issue Government-Supported Agricultural Insurance policy, mainly including Ziraat Bank and the Agricultural Credit Cooperatives of Turkey as well as Denizbank, Türkiye İş Bankası, insurance companies such as Anadolu Sigorta and the employees of banks in connection with policy preparation processes, scope of coverage, exemption/co-insurance applications, operations to be conducted in case of claims and other issues and providing accurate and complete information to growers.

In this context, "Agriculture Insurance Training" was given to 639 people in 17 different locations organized in 2017.

#### TARSİM Academy

The digital training platform, which was prepared to provide trainings to wider audience in addition to growers, agencies, loss adjusters and employees of insurance companies, contains instructional documents and videos on agriculture, livestock, and insurance, reinsurance and information technologies. The purpose of the digital platform is to reach out to all domestic and overseas stakeholders that are interested in agriculture and agricultural insurance, growers, agencies and loss adjusters. This platform was offered to the use of TARSİM workers and loss adjusters in 2016 and to the use of insurance companies and agencies in 2017.

In April, a Youtube channel was opened as an extension of TARSİM Academy, and the General Manager of TARSİM was hosted on the first live broadcast. During the year, 8 live broadcasts that featured Company managers and external guests were done on this channel. In addition to live broadcasts, videos were also shared under the titles of "How Does TARSİM Academy Work", "Loss Adjustment in Agricultural Insurances (Hazelnut)", "Hail Simulation Project (Wheat)", "Safe Driving Techniques", "Employees of TARSİM Explain TARSİM". A series of videos entitled "Sahada Lazım Olur" (Useful in the Field) were designed in connection with the frequently asked questions and useful information for loss adjusters, and 3 videos in which the frequently asked questions are answered were shared.

## 7. PRODUCTION DATA AND LOSS PAYMENTS BY INSURANCE LINES

Total Premium, which is 1 billion 299 Million 986 thousand 302 TRY in 2016, increased by 25% in 2017 and realized as 1 billion 628 Million 553 thousand 789 TRY.

Sum Insured, which is 23 billion 80 Million 720 thousand 277 TRY in 2016, increased by 31% in 2017 and reached 30 billion 303 Million 347 thousand 858 TRY. In 2017, 833 Million 85 thousand 483 TRY damage payment was made.

Lines	Number of Policies	Total Premium (TRY)	Government Premium Subsidy (TRY)	Sum Insured (TRY)	Paid Loss (TRY)*
Crop	1,493,392	1,160,546,158	630,415,637	18,654,875,618	625,075,321
Greenhouse	24,139	65,784,135	32,890,732	4,594,633,662	36,121,669
Cattle	54,856	353,246,073	176,622,808	5,441,028,015	157,834,469
Sheep and goats	15,441	35,985,010	17,992,495	917,105,832	12,290,593
Poultry	561	1,777,381	888,689	150,229,204	294,086
Aquaculture	77	5,869,977	2,934,988	117,094,253	184,632
Bee Hives	9,803	5,345,055	2,672,503	428,381,275	1,284,715
<b>Total</b>	<b>1,598,269</b>	<b>1,628,553,789</b>	<b>864,417,852</b>	<b>30,303,347,858</b>	<b>833,085,483</b>

\* Loss adjustment expenses are included and outstanding amounts are excluded.

## 8. NUMBER OF INSURED PRODUCERS / ENTERPRISES

The number of insured producers / enterprises has also increased over the years, reaching 425 thousand 764 by 8% increase in 2017 compared to the previous year.

Year	2014	2015	2016	2017
	281,123	367,304	392,848	425,764







# **Basic Data and Financial Statements**

# Basic Data and Financial Statements

Basic Data	2014	2015	2016	2017
Total Sum Insured	13,894,743,746	18,378,031,469	23,080,720,277	30,303,347,858
Total Insured Premium	319,563,246	441,556,804	605,002,656	764,135,937
Total Government Premium Subsidy	363,972,747	524,215,392	694,983,646	864,417,852
Total Premium	683,535,994	965,772,197	1,299,986,301	1,628,553,789
Total Loss Occurred (*)	579,352,079	779,921,162	919,929,913	922,260,746
Total Paid Loss (**)	532,284,864	724,802,873	840,963,512	833,085,483
General Expenses	23,232,776	28,686,801	34,508,618	41,933,654
Financial Income	22,767,049	35,622,235	51,180,379	61,277,636
Technical Income (Net)	60,317,604	94,043,132	149,567,742	247,245,167
Total Assets	391,049,461	530,553,754	849,135,968	1,360,329,302
Number of Policies	1,086,612	1,375,390	1,444,277	1,598,269
Number of Insured Cattle (head)	435,896	464,607	580,824	834,409
Number of Insured Sheep and goats (head)	607,609	645,820	1,124,272	1,722,618

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

(\*\*) Loss adjustment expenses included.

<b>AGRICULTURE INSURANCE POOL</b>				
<b>BALANCE SHEETS FOR YEARS 2014 / 2015 / 2016/ 2017</b>				
	2014	2015	2016	2017
<b>ASSETS</b>				
<b>I. CURRENT ASSETS</b>	<b>389,137,932.11</b>	<b>528,489,269.07</b>	<b>846,012,395.48</b>	<b>1,348,094,641.30</b>
A. Cash and Cash Equivalents Assets	335,486,611.79	467,214,635.05	762,172,978.33	1,059,612,056.45
B. Financial Assets and Financial Investments with the Risk on the Insured	-	-	-	140,000,746.00
C. Receivables from main operations	36,762,954.00	39,563,286.49	55,903,940.85	87,086,771.45
D. Receivables from Related Parties	-	-	-	-
E. Other Receivables	-	-	-	-
F. Revenue and Expense Accruals of Future Months	16,888,366.32	21,711,347.53	27,935,476.30	61,395,067.40
G. Other Current Assets	-	-	-	-
<b>II. NON-CURRENT ASSETS</b>	<b>1,911,529.31</b>	<b>2,064,484.59</b>	<b>3,123,572.77</b>	<b>12,234,660.80</b>
A. Receivables from main operations	-	-	-	-
B. Receivables from Related Parties	-	-	-	-
C. Other Receivables	-	-	-	-
D. Financial Assets	-	-	-	-
E. Tangible Assets	1,759,006.07	1,911,961.35	2,935,354.53	10,038,742.88
F. Intangible Assets	152,523.24	152,523.24	188,218.24	2,195,917.92
G. Revenue and Expense Accruals of Future Years	-	-	-	-
H. Other Non-Current Assets	-	-	-	-
<b>TOTAL ASSETS</b>	<b>391,049,461.42</b>	<b>530,553,753.66</b>	<b>849,135,968.25</b>	<b>1,360,329,302.10</b>
<b>LIABILITIES</b>				
<b>I. SHORT TERM LIABILITIES</b>	<b>113,771,930.20</b>	<b>152,297,655.70</b>	<b>304,641,129.18</b>	<b>549,245,314.28</b>
A. Financial Payables	-	-	-	-
B. Payables from main operations	51,051,034.40	78,374,288.04	208,995,273.57	410,971,393.99
C. Payables to related parties	6,293.57	5,477.15	4,531.98	7,981.71
D. Other Payables	1,934,769.35	399,337.03	1,855,855.32	600,097.63
E. Insurance Business Technical Provisions	33,655,404.33	42,184,921.20	56,276,950.40	80,433,026.90
F. Other Liabilities and Provisions such as Taxes to be Paid	719,274.51	589,885.32	1,233,906.71	1,822,604.38
G. Provisions Related to Other Risks	-	-	-	-
H. Revenue and Expense Accruals of Future Months	26,405,154.04	30,743,746.96	36,274,611.20	55,410,209.67
I. Other Short Term Liabilities	-	-	-	-
<b>II. LONG TERM LIABILITIES</b>	<b>277,277,531.22</b>	<b>378,256,097.96</b>	<b>544,494,839.07</b>	<b>811,083,987.82</b>
A. Financial Payables	-	-	-	-
B. Payables from main operations	-	-	-	-
C. Payables to related parties	-	-	-	-
D. Other Payables	-	-	-	-
E. Insurance Business Technical Provisions	-	-	-	-
F. Other Liabilities and Provisions	-	-	-	-
G. Provisions Related to Other Risks	-	-	-	-
H. Revenue and Expense Accruals of Future Years	-	-	-	-
I. Other Long Term Liabilities	277,277,531.22	378,256,097.96	544,494,839.07	811,083,987.82
<b>III. EQUITY</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
A. Paid Up Capital	-	-	-	-
B. Capital Reserves	-	-	-	-
C. Profit Reserves	-	-	-	-
D. Profits from Past Year	-	-	-	-
E. Corporate Loss	-	-	-	-
F. Asset/ Liability Difference	-	-	-	-
<b>TOTAL OF LIABILITIES</b>	<b>391,049,461.42</b>	<b>530,553,753.66</b>	<b>849,135,968.25</b>	<b>1,360,329,302.10</b>

**AGRICULTURAL INSURANCE POOL**
**INCOME EXPENSE STATEMENTS FOR YEARS 2014 / 2015 / 2016/ 2017**

	CROP	CATTLE	POULTRY	GREENHOUSE	AQUACULTURE
<b>I. TECHNICAL INCOME</b>	<b>2,053,354,694.79</b>	<b>859,718,694.28</b>	<b>3,565,671.97</b>	<b>191,035,921.07</b>	<b>11,209,884.08</b>
A) Premiums Received	1,160,546,157.91	353,246,073.41	1,777,381.22	65,784,134.51	5,869,976.83
a) Insurant Premium	530,130,520.83	176,623,265.71	888,691.86	32,893,402.89	2,934,988.61
b) State Aids Premium	630,415,637.08	176,622,807.70	888,689.36	32,890,731.62	2,934,988.22
B) Commissions Received	232,748,699.83	51,979,248.60	271,419.72	9,464,756.42	996,548.36
a) Commissions Received	236,929,909.79	63,428,104.66	319,928.74	11,841,144.57	1,056,568.19
b) Deferred Commission Income (-)	-4,181,209.96	-11,448,856.06	-48,509.02	-2,376,388.15	-60,019.83
C) Reinsurer share in compensation paid	516,857,832.23	130,864,815.02	291,373.86	30,926,622.27	359,019.90
D) Technical Provisions Carried Forward	68,969,185.97	146,526,005.12	521,918.24	42,458,237.77	1,956,017.96
a) Provisions for unearned premiums	31,623,091.58	118,169,211.70	520,168.24	31,698,304.18	1,956,017.96
b) Provisions for pending loss	37,346,094.39	28,356,793.42	1,750.00	10,759,933.59	0.00
E) Reinsurer share in technical provisions appropriated.	74,232,459.65	177,099,242.13	703,578.93	42,402,170.10	2,028,321.03
a) Provisions for unearned premiums	43,881,628.63	145,420,856.71	632,100.03	35,920,451.82	1,831,574.30
b) Reinsurer share in pending loss provisions	30,350,831.02	31,678,385.42	71,478.90	6,481,718.28	196,746.73
F) Other Income	359.20	3,310.00	0.00	0.00	0.00
<b>II. TECHNICAL EXPENSES</b>	<b>-1,857,832,328.74</b>	<b>-816,969,996.75</b>	<b>-3,183,807.04</b>	<b>-185,344,767.87</b>	<b>-9,277,749.46</b>
A) Premiums given to Reinsurers	-915,173,493.28	-281,902,726.62	-1,421,904.76	-53,364,226.62	-4,696,051.18
B) Commissions Paid	-163,927,306.02	-27,901,440.00	-138,870.12	-6,244,567.39	-258,358.08
a) Commissions Paid	-168,340,381.46	-35,735,802.32	-165,355.26	-7,828,838.66	-281,699.57
b) Deferred Commission Expenses (+)	4,413,075.44	7,834,362.32	26,485.14	1,584,271.27	23,341.49
C) Compensation Paid	-625,075,320.56	-157,834,468.59	-294,085.55	-36,121,668.72	-184,631.85
D) Deferred Technical Provision Reinsurance Shares	-54,957,865.19	-117,333,710.64	-417,680.55	-33,926,098.70	-1,564,811.64
a) Unearned Premium Provision	-25,298,473.26	-94,535,896.54	-416,250.45	-25,358,599.08	-1,564,811.64
b) Outstanding Damage Provision	-29,659,391.93	-22,797,814.10	-1,430.10	-8,567,499.62	0.00
E) Allocated Technical Provision	-93,407,047.17	-221,683,127.57	-879,436.04	-53,026,248.15	-2,539,019.79
a) Unearned Premium Provision	-55,534,916.17	-182,185,930.14	-790,125.04	-44,900,564.77	-2,289,467.87
b) Outstanding Damage Provision	-37,872,131.00	-39,497,197.43	-89,311.00	-8,125,683.38	-249,551.92
c) Ongoing Risks Provision	0.00	0.00	0.00	0.00	0.00
d) Offset Provision	0.00	0.00	0.00	0.00	0.00
F) Other Expenses	-5,291,296.52	-10,314,523.33	-31,830.02	-2,661,958.29	-34,876.92
<b>TECHNICAL INCOME- TECHNICAL EXPENSES DIFFERENCE</b>	<b>195,522,366.05</b>	<b>42,748,697.53</b>	<b>381,864.93</b>	<b>5,691,153.20</b>	<b>1,932,134.62</b>
<b>III. GENERAL EXPENSES</b>					
B) General Administration Expenses					
C) Taxes and Other Liabilities					
D) Amortization Expenses					
E) Provisions					
F) Other Expenses					
<b>IV. FINANCIAL INCOME</b>					
A) Interest Income					
E) Foreign Exchange Income					
F) Other Income					
D) Provision Income					
<b>V. FINANCIAL EXPENSES</b>					
A) Foreign Exchange Expenses					
<b>FINANCIAL INCOME / FINANCIAL EXPENSE / GENERAL EXPENSE DIFFERENCE</b>					
<b>INCOME / EXPENSE DIFFERENCE</b>					

SHEEP AND GOATS	BEE HIVES	TOTAL 2017	TOTAL 2016	TOTAL 2015	TOTAL 2014
85,494,178.47	13,067,585.41	3,217,446,630.07	2,671,279,217.74	2,090,327,784.44	1,564,034,964.90
35,985,010.31	5,345,055.17	1,628,553,789.36	1,299,986,300.98	965,772,196.67	683,535,993.90
17,992,515.60	2,672,551.79	764,135,937.29	605,002,654.74	441,556,804.42	319,563,246.48
17,992,494.71	2,672,503.38	864,417,852.07	694,983,646.24	524,215,392.25	363,972,747.42
5,471,050.95	947,745.28	301,879,469.16	228,266,797.54	176,998,465.17	131,049,814.82
6,477,301.72	962,109.96	321,015,067.63	233,797,661.78	181,337,058.09	135,085,323.26
-1,006,250.77	-14,364.68	-19,135,598.47	-5,530,864.24	-4,338,592.92	-4,035,508.44
8,530,362.63	1,020,906.82	688,850,932.73	700,995,890.98	592,700,491.57	434,572,731.63
16,977,938.87	3,079,992.46	280,489,296.39	217,556,263.29	179,375,979.72	168,893,998.93
14,878,498.31	2,677,603.38	201,522,895.35	162,437,974.14	132,308,764.82	109,771,838.98
2,099,440.56	402,389.08	78,966,401.04	55,118,289.15	47,067,214.90	59,122,159.95
18,529,815.71	2,673,885.68	317,669,473.23	224,212,345.99	175,371,342.09	145,720,575.39
16,375,060.34	2,205,926.65	246,267,598.48	161,218,923.91	131,435,374.17	108,310,839.77
2,154,755.37	467,959.03	71,401,874.75	62,993,422.08	43,935,967.92	37,409,735.62
0.00	0.00	3,669.20	261,618.96	109,309.22	261,850.23
-85,383,334.04	-12,209,479.05	-2,970,201,462.95	-2,521,711,475.64	-1,996,284,652.50	-1,503,717,360.67
-28,788,007.97	-4,276,044.26	-1,289,622,454.69	-1,039,945,510.92	-774,877,012.73	-554,341,750.00
-3,983,863.06	-789,793.16	-203,244,197.83	-166,871,751.90	-121,606,257.53	-89,136,052.27
-4,724,406.94	-801,763.90	-217,878,248.11	-173,017,328.81	-125,203,742.03	-91,625,956.37
740,543.88	11,970.74	14,634,050.28	6,145,576.91	3,597,484.50	2,489,904.10
-12,290,593.12	-1,284,714.94	-833,085,483.33	-840,963,511.49	-724,802,873.28	-532,284,864.10
-13,548,026.32	-2,464,152.95	-224,212,345.99	-175,371,342.09	-145,720,575.39	-137,102,148.41
-11,902,809.95	-2,142,082.99	-161,218,923.91	-131,435,374.17	-108,310,839.77	-89,906,116.29
-1,645,216.37	-322,069.96	-62,993,422.08	-43,935,967.92	-37,409,735.62	-47,196,032.12
-23,224,101.47	-3,343,519.94	-398,102,500.13	-280,489,296.39	-217,556,263.29	-179,375,979.72
-20,468,825.43	-2,757,408.32	-308,927,237.74	-201,522,895.35	-162,437,974.14	-132,308,764.82
-2,755,276.04	-586,111.62	-89,175,262.39	-78,966,401.04	-55,118,289.15	-47,067,214.90
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
-3,548,742.10	-51,253.80	-21,934,480.98	-18,070,062.85	-11,721,670.28	-11,476,566.17
110,844.43	858,106.36	247,245,167.12	149,567,742.10	94,043,131.94	60,317,604.23
		-308,522,803.10	-200,747,358.83	-129,665,367.35	-83,084,653.26
		-38,471,732.78	-32,970,369.23	-27,830,953.99	-22,594,423.60
		-5,816.83	-12,546.52	-16,202.77	-631.91
		-3,437,200.24	-1,410,087.52	-837,870.19	-637,720.55
		-266,589,148.75	-166,238,741.11	-100,978,566.74	-59,851,877.20
		-18,904.50	-115,614.45	-1,773.66	0.00
		61,277,635.98	51,180,378.50	35,622,235.41	22,767,049.03
		60,423,306.63	50,171,068.97	34,203,655.71	21,055,336.34
		421,876.36	544,486.83	1,410,299.23	1,346,481.13
		432,452.99	464,822.70	8,280.47	365,231.56
		0.00	0.00	0.00	0.00
		0.00	-761.77	0.00	0.00
		0.00	-761.77	0.00	0.00
		-247,245,167.12	-149,567,742.10	-94,043,131.94	-60,317,604.23
		0.00	0.00	0.00	0.00

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