



REPUBLIC OF TURKEY
MINISTRY OF AGRICULTURE
AND FORESTRY



REPUBLIC OF TURKEY
MINISTRY OF TREASURY AND FINANCE

TARSI M[®]
AGRICULTURAL INSURANCE POOL
insurance of agriculture



2018 ANNUAL REPORT

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COVER PHOTO

WINNER OF TARSİM 2018 PHOTO CONTEST ORHAN TANHAN - LIFE IN THE VILLAGE

TARSİM, THE 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.

MUSTAFA KEMAL ATATÜRK



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

A handwritten signature in black ink, reading 'M. Atatürk'. The signature is stylized and fluid, with a long horizontal stroke at the end.

Mustafa Kemal ATATÜRK

MESSAGE OF MR. RECEP TAYYİP ERDOĞAN, PRESIDENT OF THE REPUBLIC OF TURKEY



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

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

BOARD OF DIRECTORS OF THE AGRICULTURAL INSURANCE POOL



Hasan ÖZLÜ

Chairman of the Board of Directors

He graduated from Atatürk University, Faculty of Agriculture. He started to work as the Operation and Maintenance Engineer in Directorate General for State Hydraulic Works (DSİ), Operation and Maintenance Department in 1983. He completed his master's degree in Economics at Utah University in United States of America between 1989 and 1991. After he worked in Directorate General of DSİ, External Relations Consultancy, 5th World Water Forum as a Coordinator, he worked as Chief Supervisor in Department of Inspection Board as of 2009. He was assigned as Acting Deputy Undersecretary in the Ministry of Agriculture and Forestry on 16 March 2017 and then he was assigned as Directorate of Agricultural Reform with the Presidency Ordinance on 18 August 2018. He is the Chairman of the Board of Agricultural Insurances Pool (TARSİM) since 23 October 2018.



Dr. Ahmet GENÇ

Deputy Chairman of the Board of Directors

He graduated from Ankara University, Faculty of Political Sciences, Department of Public Management in 1984. In 1985, he started to work in the Undersecretariat of Treasury and Foreign Trade, General Directorate of Banking and Foreign Exchange. 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 Northeastern University in the United States. In 1997, he was transferred to the General Directorate of Banking and Foreign Exchange as Branch Manager of Undersecretariat of Treasury General Directorate of Insurance. He became the Head of the Department in 1998. In 2002, he completed his doctorate with a 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 between 2007-2015 and he has been appointed as Deputy Undersecretary on 22 February 2015. He has been appointed as Deputy Undersecretary since 22 February 2015, and is still on duty until now. He also takes on various tasks in institutions and organizations such as Insurance Information Center (SBM) and Insurance Training Center (SEGEM) and he has been working as the Deputy Chairman of the Board of Agricultural Insurances Pool (TARSİM) since 2006.



İsmail KEMALOĞLU

Board of Directors

He 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. He worked as a consultant for the Prime Ministry from end of 2002 until June 2003. 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 MÜSIAD'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, Kemaloğlu was appointed as the Guidance and Inspection Chairman. He worked as Çaykur Board Member between 2014 and 2016, thereafter 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 20 May 2016, and no. 29717. His task as the Chairman of the Board of Agricultural Insurances Pool (TARSİM) which started in 2015 ended in October 2018. He worked as the Board Member and Deputy Chairman at the company TMO-TOBB Agricultural Products Licensed Warehousing Ind. and Trade. Co., Inc. (LİDAŞ).

**Murat KAYACI****Member of the Board of Directors**

He graduated from Hacettepe University Faculty of Economics and Administrative Sciences. He completed his master's degree in Economics at Michigan State University in the United States of America. He worked as Treasury Assistant Specialist, Treasury Specialist and Branch Manager in the Undersecretariat of Treasury. He worked as a Consultant in the Organization for Economic Cooperation and Development (OECD), Corporate Treasury Directorate for one year. He was assigned as the Insurance General Director in March 2018. He is a member of Insurance Information and Observation Center Management Committee since June 2018. He also works as a Chairman of the Board of DASK and Member of Board of 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 a temporary duty to make investigations and examinations on "US Banking System and Deposit Insurance". In 2003, for one year he worked in the "Grand National Assembly of Turkey İmar Bank of Research Commission". 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 Mevduat 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, Insurance Association of Turkey (TSB) is the General Secretary. In addition, the Board of Directors of Turkish Natural Catastrophe Insurance Pool (DASK), Insurance and Arbitration Commission Agricultural Insurance Pool (TARSİM) are continuing.

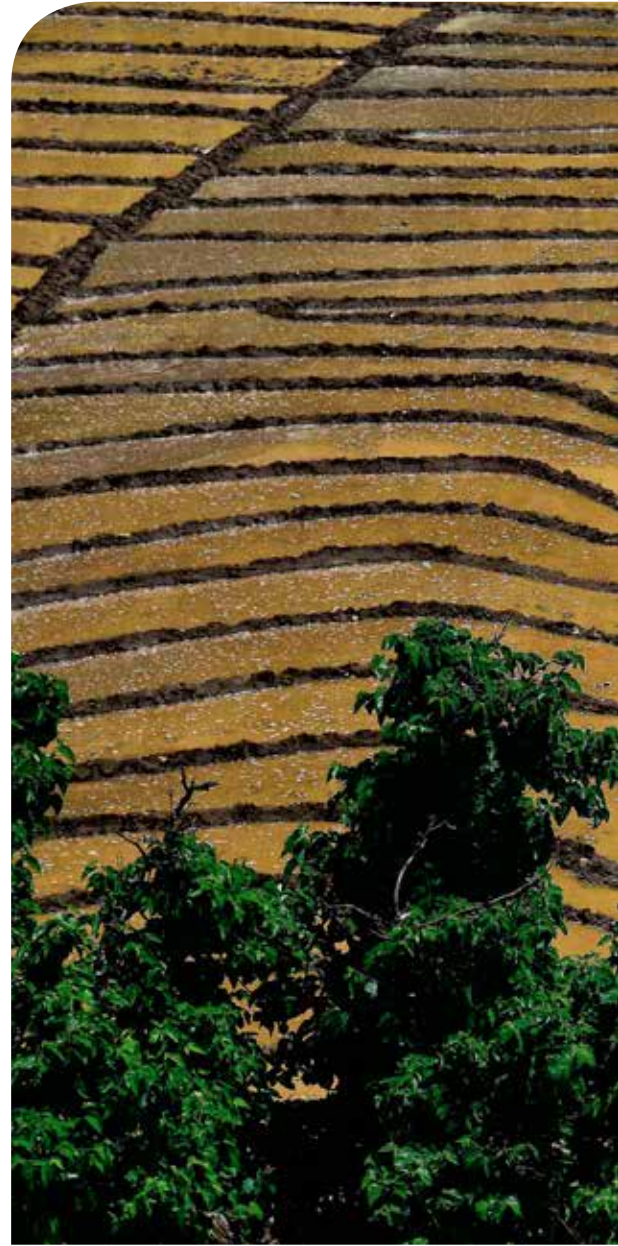
**Dr. Mehmet Fethi GÜVEN****Member of the Board of Directors**

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 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 (TZOB) 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 1 July 2014, and he is also a member of the board of directors of the Agricultural Insurance Pool (TARSİM).

CORPORATE STRUCTURE



BURAK TÜRK - PREPARATION OF FEEDBAGS



İSKENDER SELÇUK - FOOTSTEP OF WATER



FARUK GAMLIOĞLU - WALNUT DRYING



ALİ CAN - MILKING

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 for 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 the economy results from relation of agricultural production with general employment, foreign trade and other sectors of the economy. Agriculture is the driving force of the economy and the strategic sector of our country. Contribution of the agricultural sector to the economy, in other words, its place in the economy is determined by the agricultural gross domestic product (GDP). Share of GDP in the general economy is essential in revealing the magnitude and significance of this contribution. GDP is the basic measure of the economy in the production of goods and service. Production of goods and service related to agriculture, however, puts forth the performance of the economy in terms of the agricultural sector. This performance shows only the production aspect of agriculture. Contribution of the agricultural sector to service production and other sectors of the economy reveals the importance of agriculture within the general economy.

The national income of Turkey reached USD 784 billion in 2018 and 5.8% of it, namely USD 43 billion was represented by agriculture. (Table 1)

Table 1: Share of Agricultural GDP within the overall GDP (Current Prices)

Share of Agricultural GDP within the overall GDP (%)		Share of Agricultural GDP within the overall GDP (%)	
Years		Years	
2003	9.9	2011	8.2
2004	9.4	2012	7.8
2005	9.3	2013	6.7
2006	8.2	2014	6.6
2007	7.5	2015	6.9
2008	7.5	2016	6.2
2009	8.1	2017	6.1
2010	9.0	2018	5.8

Source: TurkStat

Most parts of the industrial plants in our country use the agricultural products as a raw material. This situation has great importance in 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 a voice in the global agriculture despite the global crises and severe droughts thanks to;

- becoming number 1 agricultural economy in the EU,
- becoming the 7th top agricultural economy in the world,
- being among the top 5 in the world in the production of more than 30 products,
- exporting 1,700 different agricultural products to 199 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 (USD billion)	Agricultural Growth (%)
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	63.9	2.3
2014	61.6	0.6
2015	59.5	9.4
2016	53.4	-2.6
2017	52.2	4.9
2018	43.0	1.3

Source: TurkStat

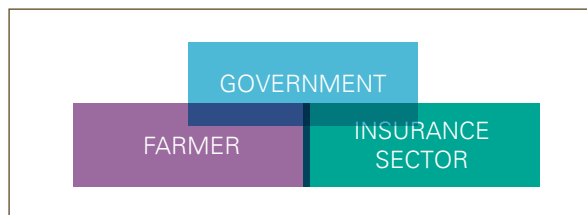
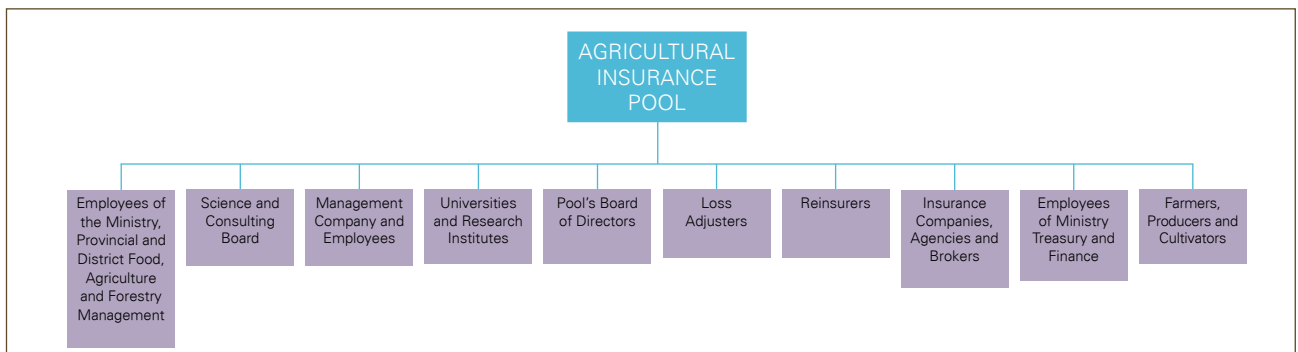
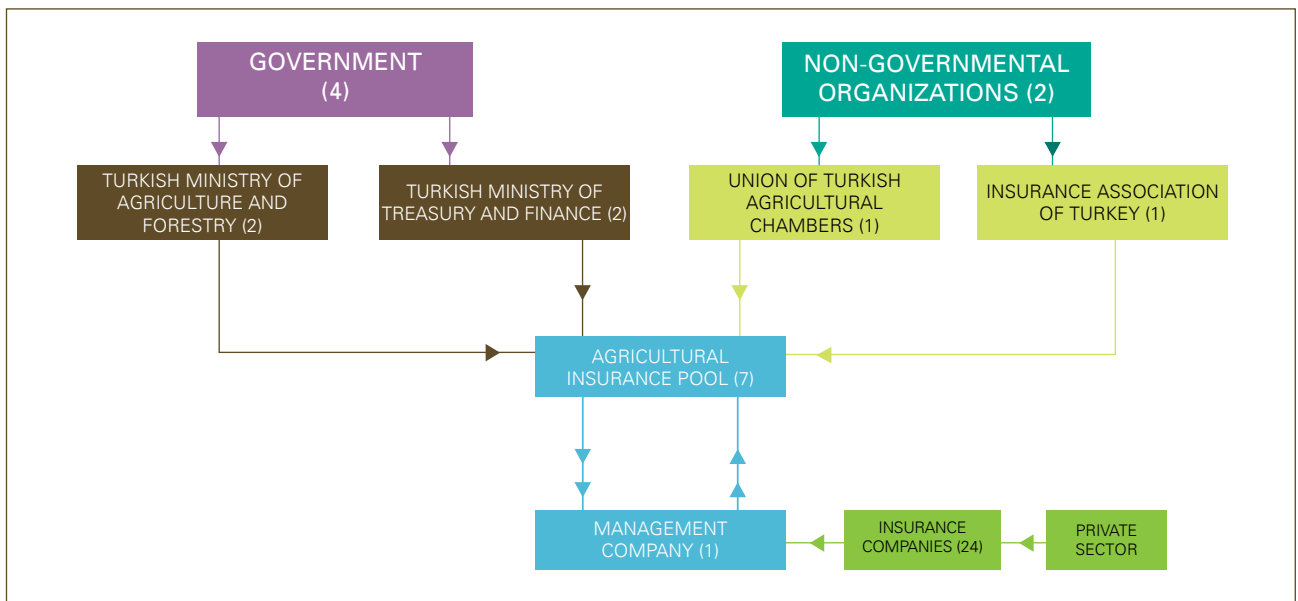
In other words, agricultural GDP increased from USD 31 billion in 2002 to USD 43 billion in 2018. These values are important as they indicate us that lesser people produced more and productivity has increased in a sector with a field of activity unchanged in terms of magnitude like agriculture. About 35% of the working people were working in agriculture in 2002; however, as of 2018, approximately 18.5% of working people, corresponding to 5.2 million people, work in the agricultural sector in Turkey.

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 USD 16.9 billion 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 among Government, Private Sector and Non-Governmental Organizations

Agricultural Insurance Pool (TARSİM) is managed by a Board of Directors containing representatives assigned by Ministry of Agriculture and Forestry, Ministry of Treasury and Finance, Union of Turkish Agricultural Chambers (TZOB), Insurance Association of Turkey (TSB) and Management Company (Agricultural Insurance Pool Management Company Inc.). So, it is provided to represent each party with the highest level. State Supported Agricultural Insurance System is one of the best examples of cooperation between government, private sector, and non-governmental organizations. Briefly, this System, called TARSİM, consists of Agricultural Insurance Pool and Management Company responsible to carry out any kind of transactions and processes 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 fairest 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 training 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 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 POOL*

* The companies are listed in alphabetical order.

Agricultural Insurance Law no. 5363 states that all operations of Agricultural Insurance Pool (TARSİM) shall be handled by a Management Company, shares of which are distributed equally among insurance companies participating in the Pool. Accordingly, 24 Insurance companies written above are equal parties of Agricultural Insurance Pool Management Company Inc. established for this purpose.

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 the Republic of Turkey Minister of Food, Agriculture and Livestock.

27 January 2006

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

1 June 2006

Crop Insurance and Cattle Insurance applications were initiated.

6 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.

1 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.

1-2 June 2008

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

1 August 2008

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

1-2 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 Surveyors.

8 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".

4-6 December 2009

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

1 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 the International Association of Agricultural Production Insurers (AIAG) in a different country each year for the first time.

4 October 2012

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

4 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 a view to resolve the disputes that might arise out of the agreement rapidly.

1 January 2014

Bee Hives Insurance applications were initiated.

1 December 2015

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

29 April 2016

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

2-3 June 2016

International Agricultural Insurance Symposium was held in Istanbul on 2-3 June.

1 January 2017

District Based Drought Yield Insurance application was initiated for wheat grown in dry agricultural areas.

9-11 December 2018

The "Agreement of Declaration of Will for Mutual Cooperation in the Field of Agricultural Insurances" was signed between Turkey and Azerbaijan.

OVERVIEW OF AGRICULTURAL INSURANCES



ELİF ÇAKICI - ROAD



OZAN YAZAR - TOBACCO



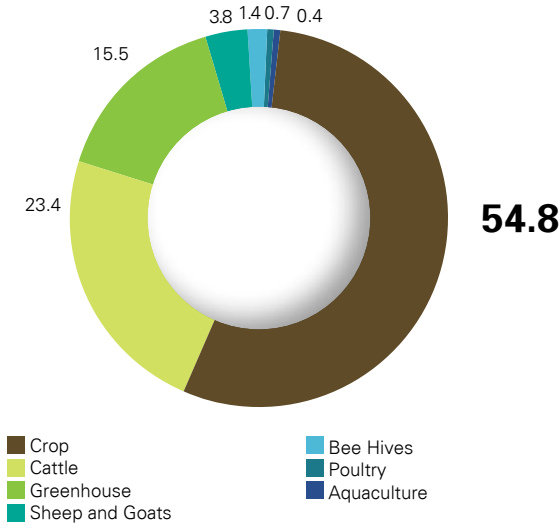
KEMAL VURGUN - CABBAGE FIELD



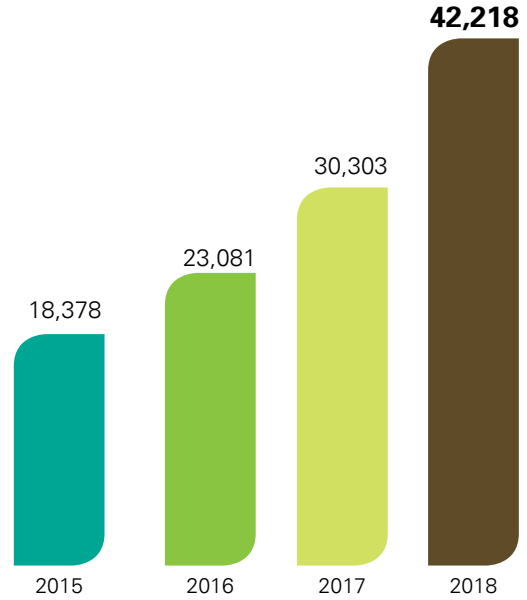
BÜLENT KAPLAN - ONION

SUM INSURED

Breakdown of Sum Insured by Insurance Lines (2018 %)



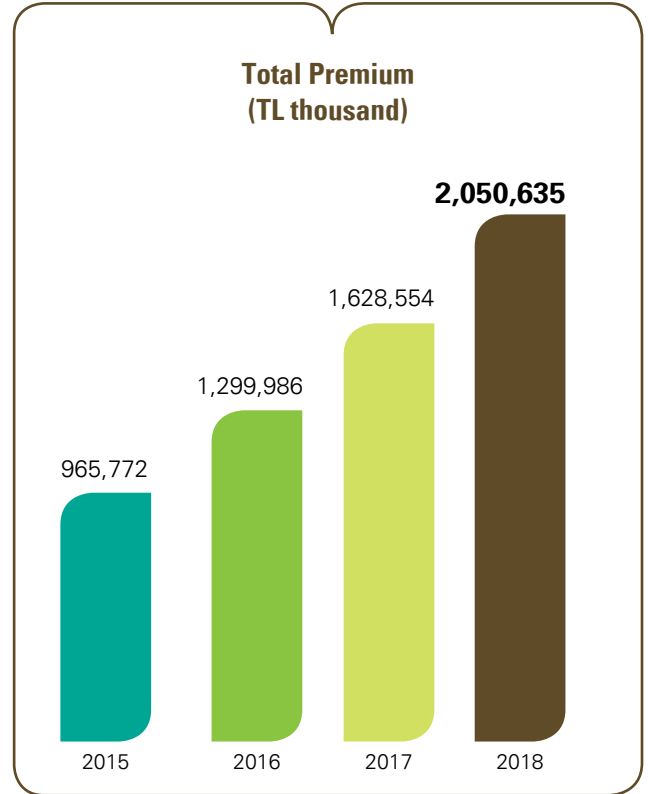
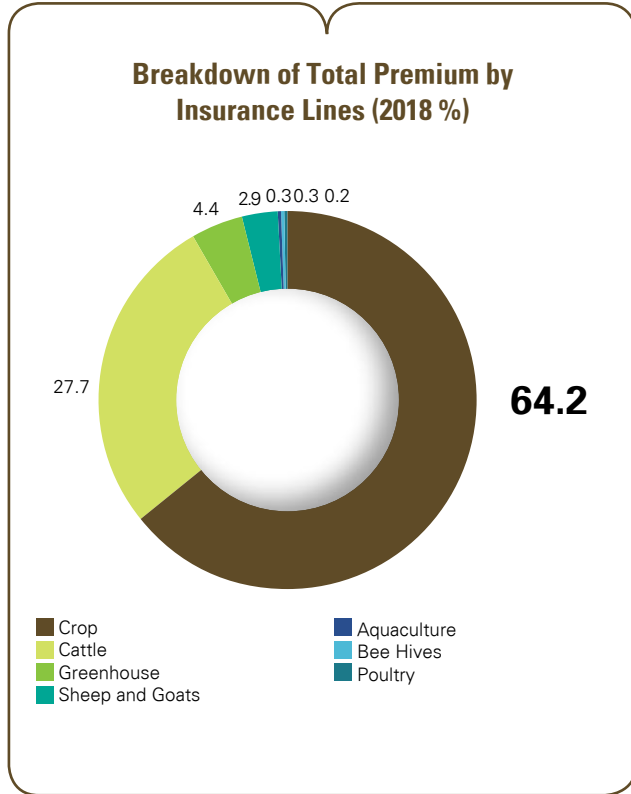
Sum Insured (TL million)



Sum Insured (TL)

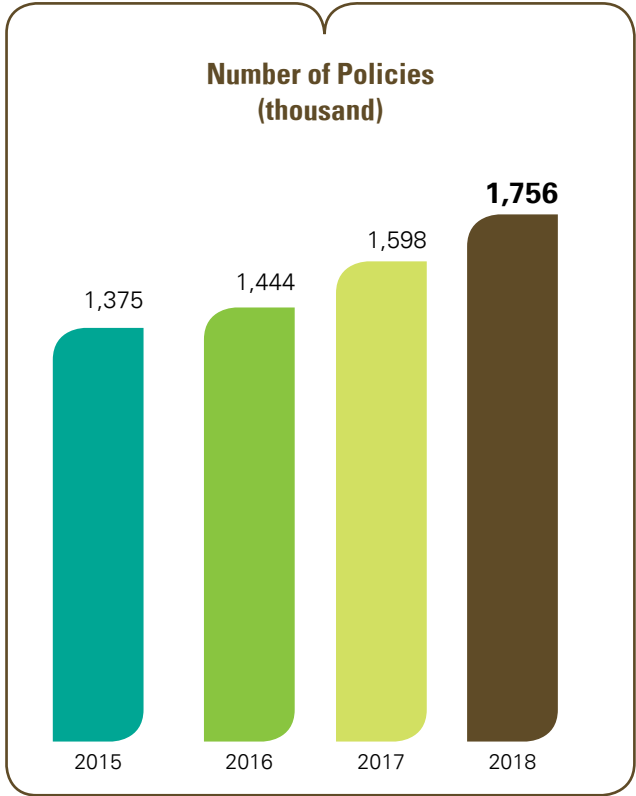
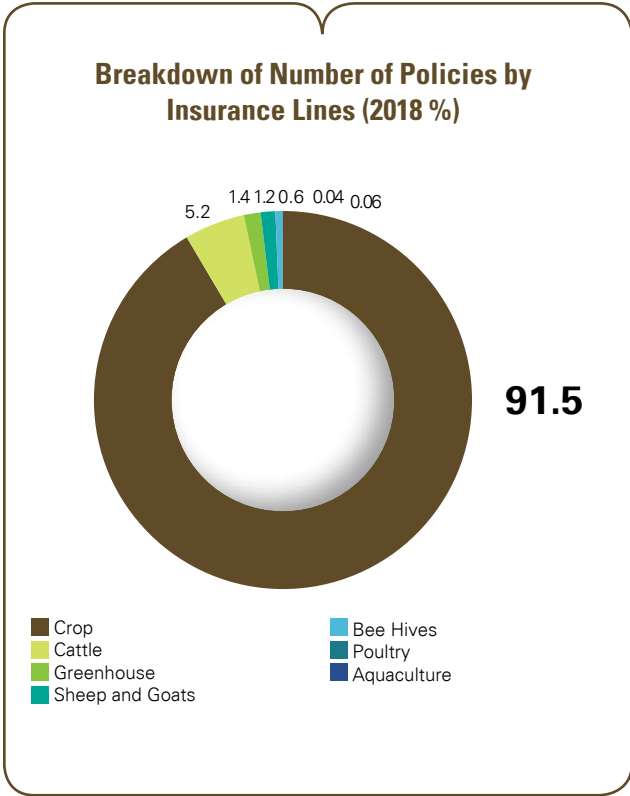
Insurance Line	2015	2016	2017	2018
Crop	12,568,120,564	15,186,084,440	18,654,875,618	23,153,077,489
Greenhouse	2,542,975,400	3,210,687,752	4,594,633,662	6,547,255,347
Cattle	2,474,850,643	3,496,848,720	5,441,028,015	9,891,882,731
Sheep and goats	343,117,422	564,161,880	917,105,832	1,595,868,495
Poultry	109,483,788	103,658,485	150,229,204	283,511,665
Aquaculture	56,917,168	83,436,995	117,094,253	154,207,796
Bee Hives	282,566,485	435,842,005	428,381,275	591,737,550
Grand Total	18,378,031,469	23,080,720,277	30,303,347,858	42,217,541,073

TOTAL PREMIUM



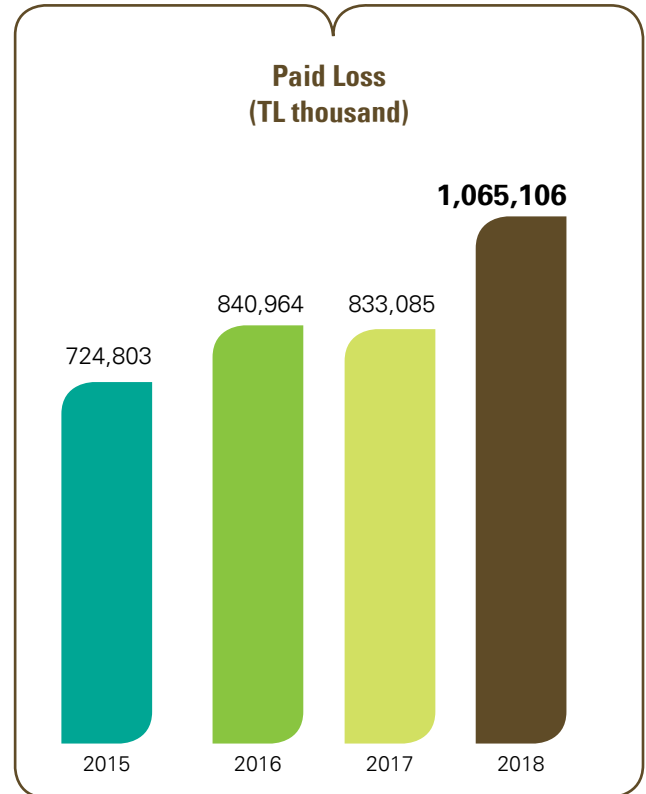
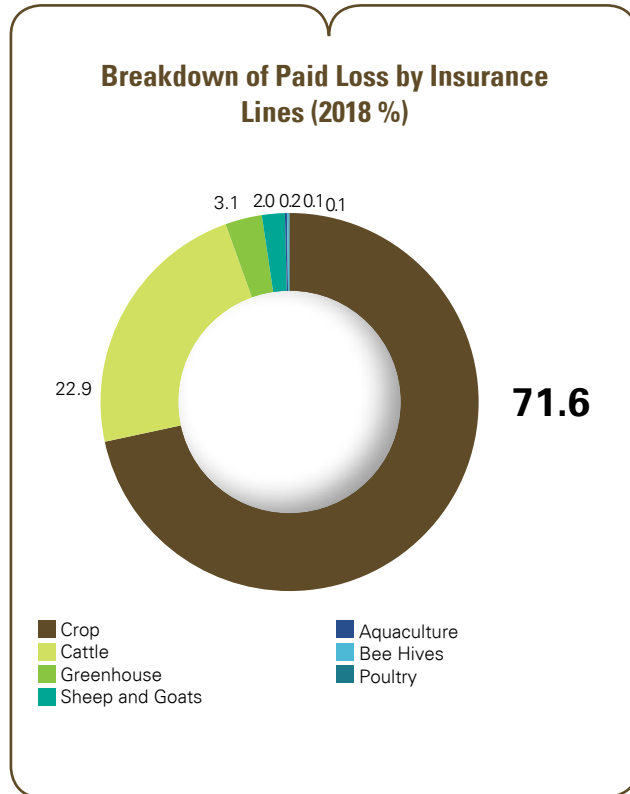
Total Premium (TL)								
Insurance Line	2015		2016		2017		2018	
	Total Premium (TL)	Government Premium Subsidy (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Total Premium (TL)	Government Premium Subsidy (TL)
Crop	694,991,072	388,825,982	974,001,780	531,992,670	1,160,546,158	630,415,637	1,317,031,022	705,236,072
Greenhouse	36,341,155	18,169,562	47,780,675	23,889,228	65,784,135	32,890,732	90,744,683	45,370,924
Cattle	200,893,425	100,446,598	239,537,841	119,768,790	353,246,073	176,622,808	567,141,646	283,570,366
Sheep and goats	25,594,433	12,797,215	27,591,687	13,795,824	35,985,010	17,992,495	58,504,227	29,252,035
Poultry	1,717,004	858,502	1,470,483	735,241	1,777,381	888,689	3,468,267	1,734,132
Aquaculture	2,680,112	1,340,056	4,054,693	2,027,346	5,869,977	2,934,988	6,974,366	3,487,183
Bee Hives	3,554,995	1,777,478	5,549,143	2,774,547	5,345,055	2,672,503	6,770,876	3,385,414
Grand Total	965,772,197	524,215,392	1,299,986,302	694,983,646	1,628,553,789	864,417,852	2,050,635,088	1,072,036,127

NUMBER OF POLICIES



Number of Policies				
Insurance Line	2015	2016	2017	2018
Crop	1,311,373	1,366,550	1,493,392	1,607,121
Greenhouse	17,557	19,640	24,139	25,208
Cattle	26,636	35,777	54,856	90,904
Sheep and goats	11,863	12,026	15,441	21,903
Poultry	192	225	561	696
Aquaculture	49	61	77	107
Bee Hives	7,720	9,998	9,803	10,489
Grand Total	1,375,390	1,444,277	1,598,269	1,756,428

PAID LOSS*



Paid Loss (TL)*				
Insurance Line	2015	2016	2017	2018
Crop	605,946,710	691,174,024	625,075,321	762,923,573
Greenhouse	11,015,136	10,968,101	36,121,669	33,424,966
Cattle	97,207,967	128,344,181	157,834,469	243,697,959
Sheep and goats	7,965,188	8,168,647	12,290,593	20,847,709
Poultry	936,528	83,669	294,086	882,133
Aquaculture	1,156,027	1,506,182	184,632	1,856,590
Bee Hives	575,317	718,708	1,284,715	1,473,105
Grand Total	724,802,873	840,963,512	833,085,483	1,065,106,035

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

EVALUATION OF 2018 BY INSURANCE LINES



NAZIM TETİK - IRRIGATION



MURAT AKGÜN - PESTICIDE

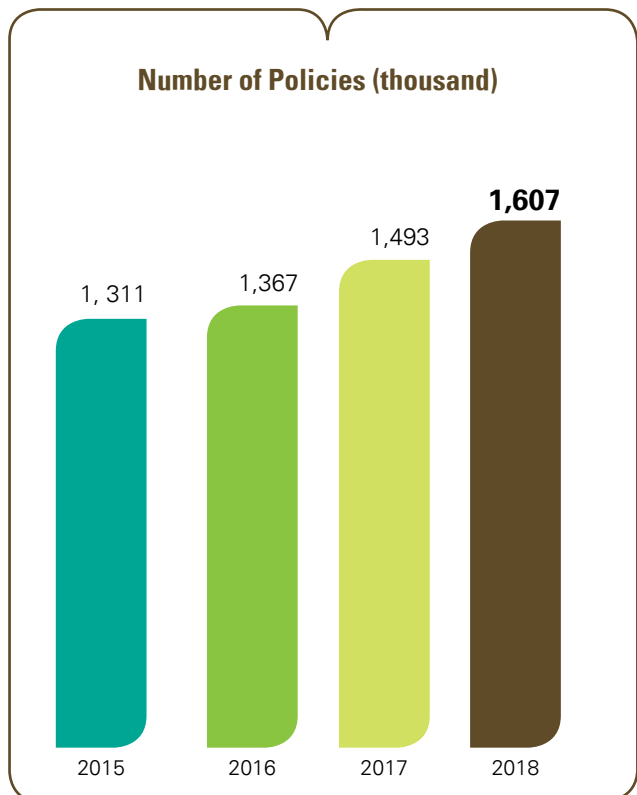
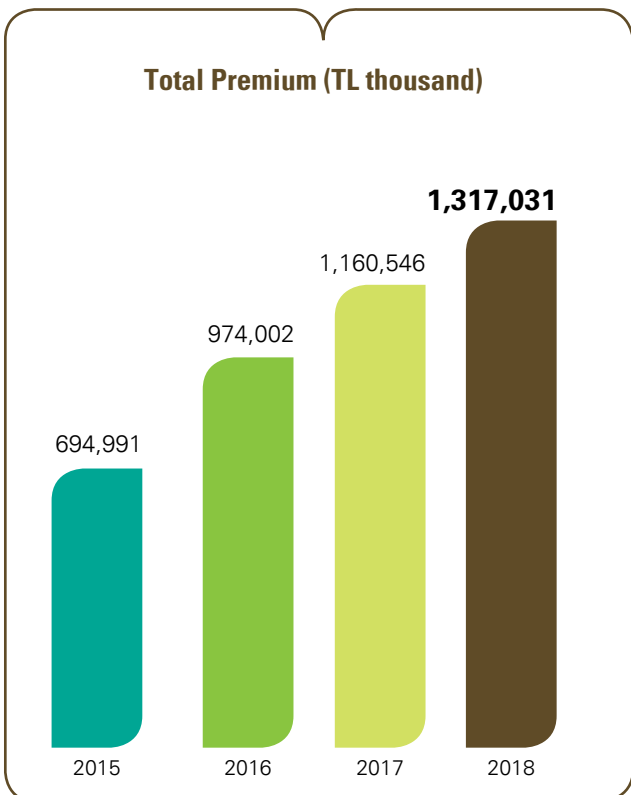
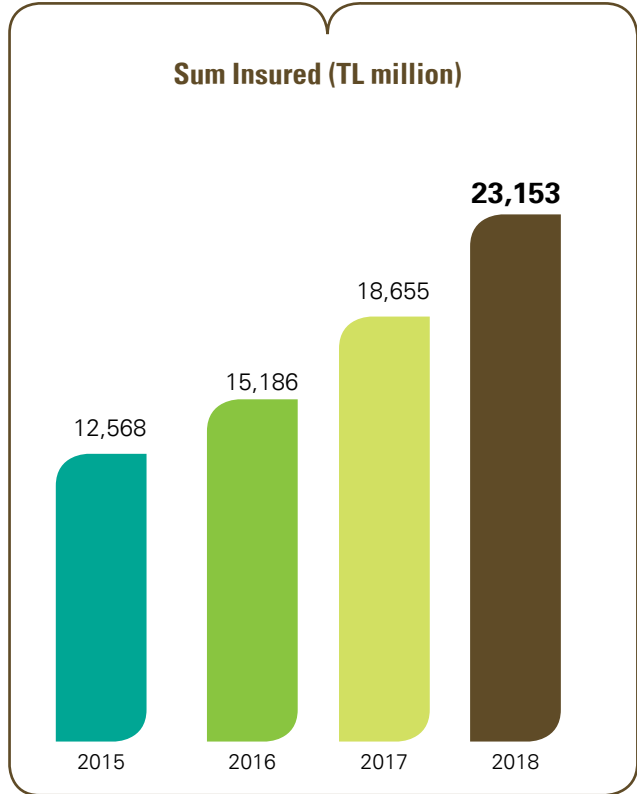
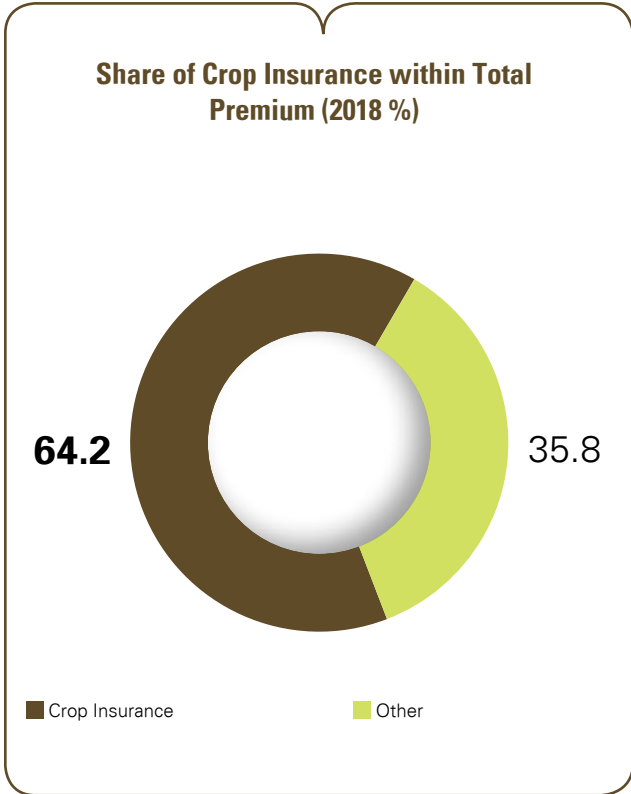


MELEK OKUR - HELLO LIFE



HAKAN GÜMÜŞ - SHEPHERD

DEVELOPMENT OF CROP INSURANCE BY YEARS

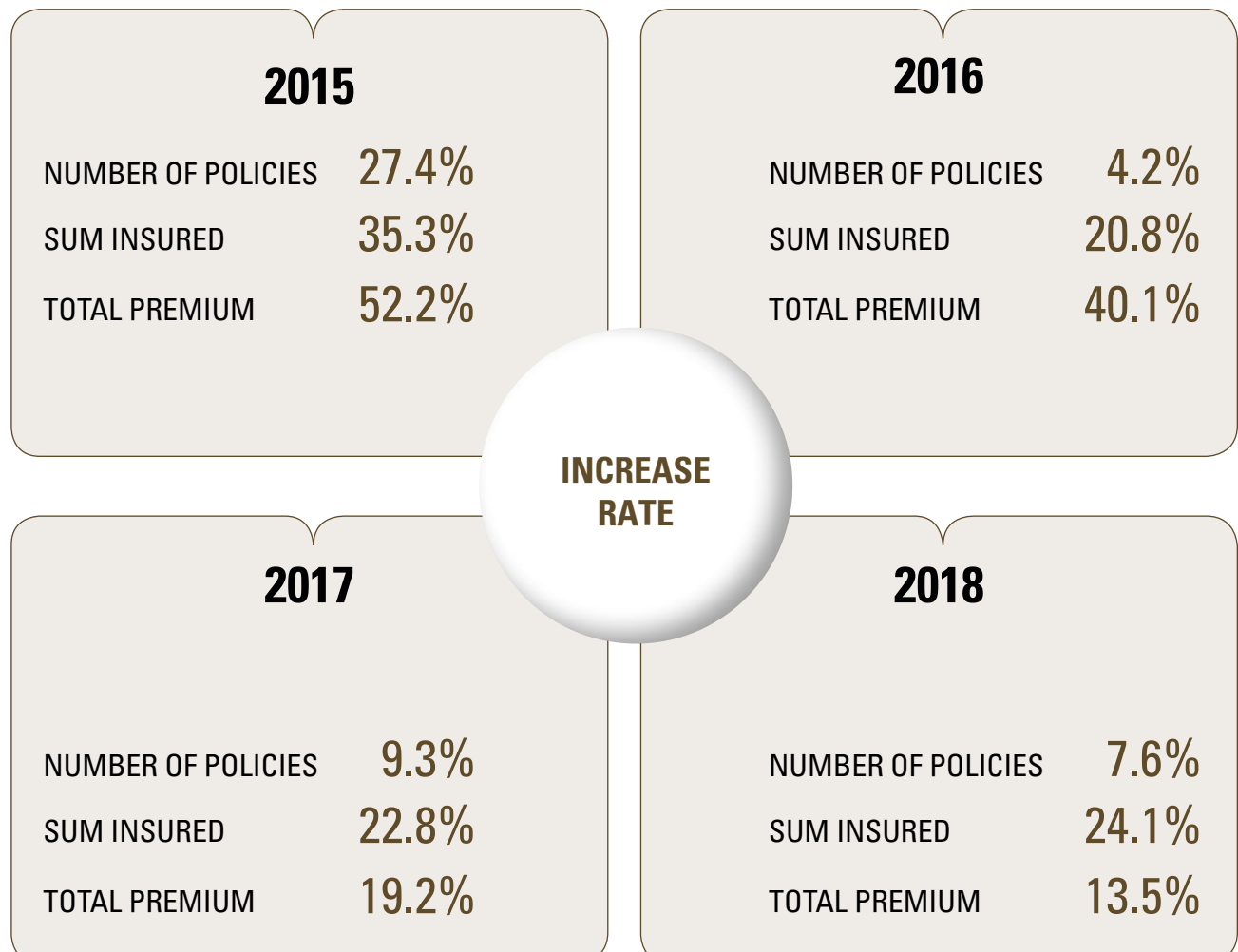


Scope of Insurance and Risks Insured

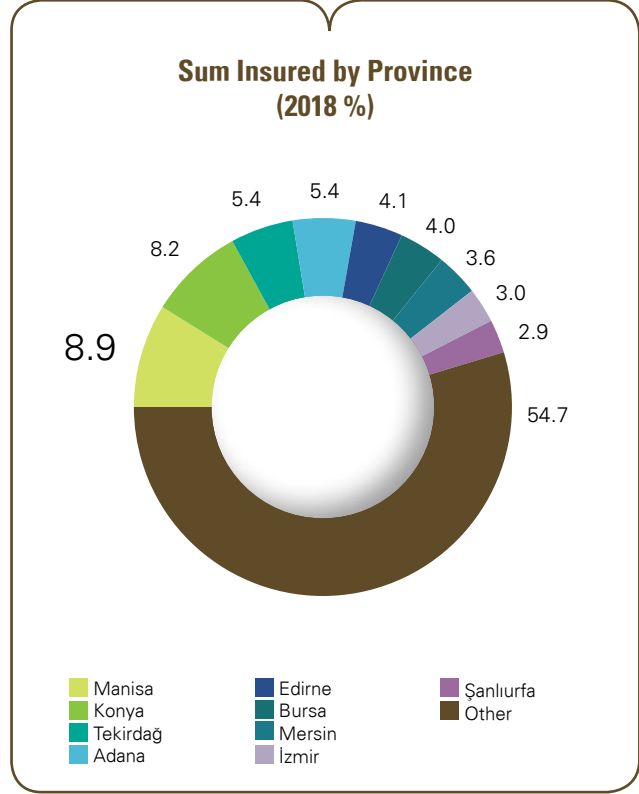
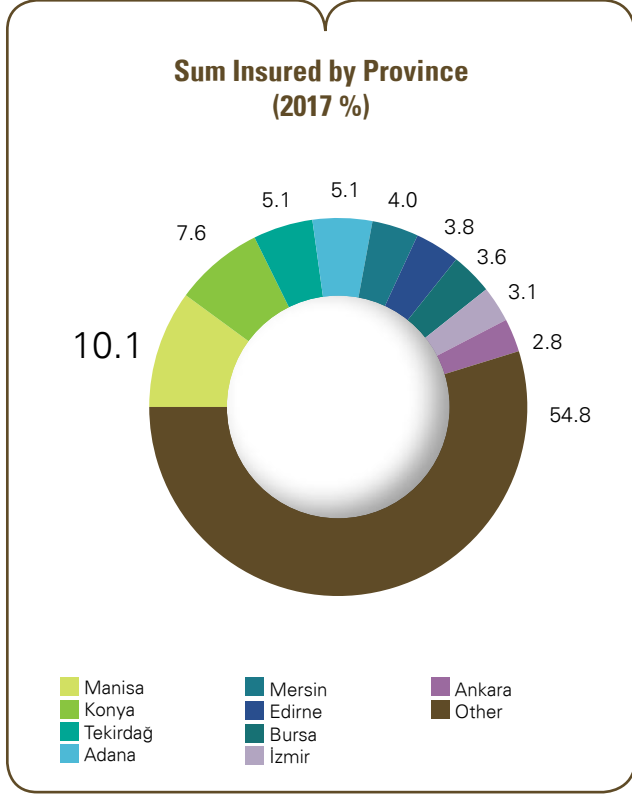
Following risks are covered in accordance with General Conditions and Tariff & Instructions: quantity loss of all crops due to hail, storm, whirlwind, fire, landslide, earthquake and flood; in addition to these risks quantity loss of fruits due to frost; quality loss of vegetables, fruits and cut flowers due to hail; damage of hail net/cover systems and wired support systems in orchards and vineyards due to hail, hail weight, storm, whirlwind, fire, earthquake, landslide, flood and vehicle impact; quantity loss of stem of wheat, barley, rye, triticale, oat and field crops, vegetables, strawberry and seedlings due to wild boar; quantity loss of cherry during the ripening period due to rainfall; quantity loss of leaves of the vine that is produced for pickled due to hail, storm, whirlwind, fire, earthquake, landslide, flood; total loss of fruit trees (economically fruitful), vines and saplings of the vines due to hail, storm, whirlwind, fire, earthquake, landslide, flood, vehicle impact, snow weight; yield loss of wheat, barley, rye, oat, triticale due to drought, frost, hot wind, heat wave, excess moisture, excessive precipitation and risks other than hail package (hail, storm, whirlwind, fire, landslide, earthquake, flood).

	Number of Policies	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	1,607,121	23,153,077,489	1,317,031,022	705,236,072	762,923,573

* Loss adjustment expenses are included and outstanding amounts are excluded

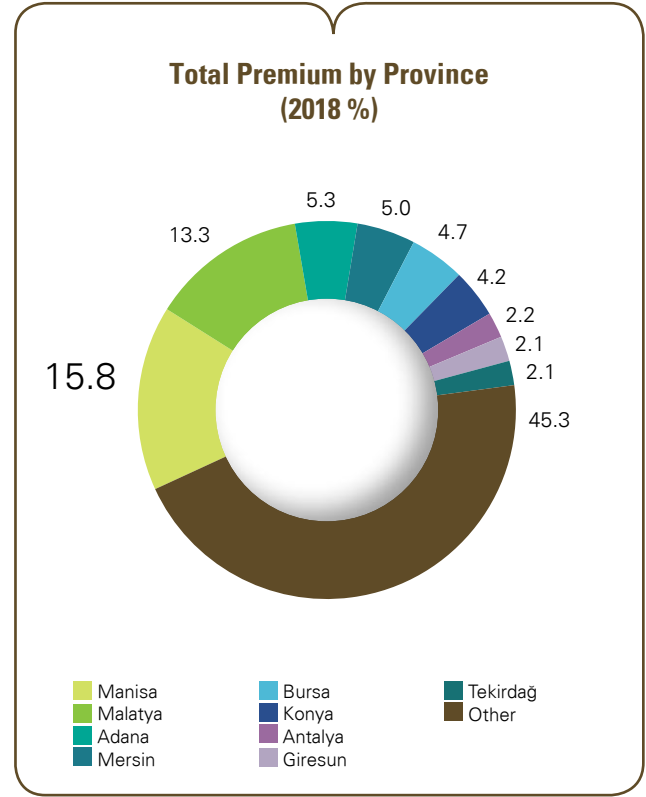
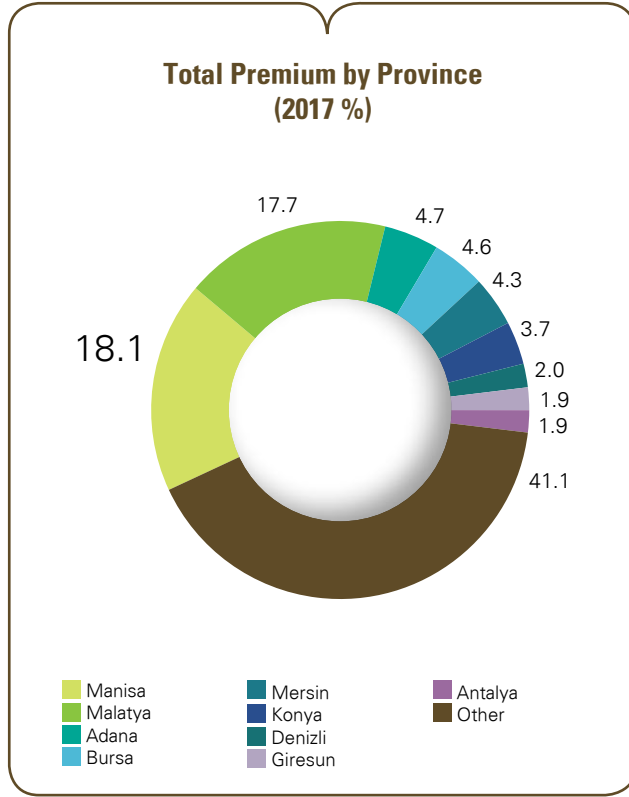


SUM INSURED BY PROVINCE



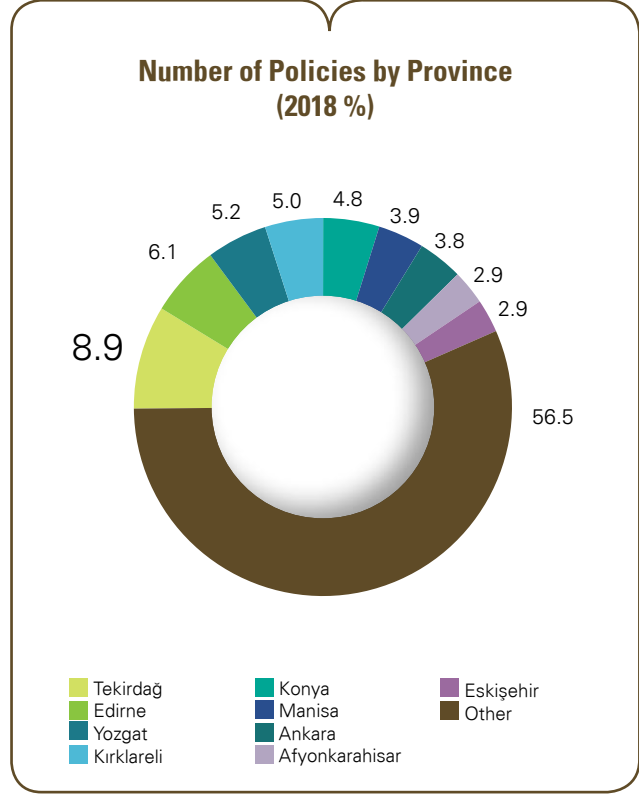
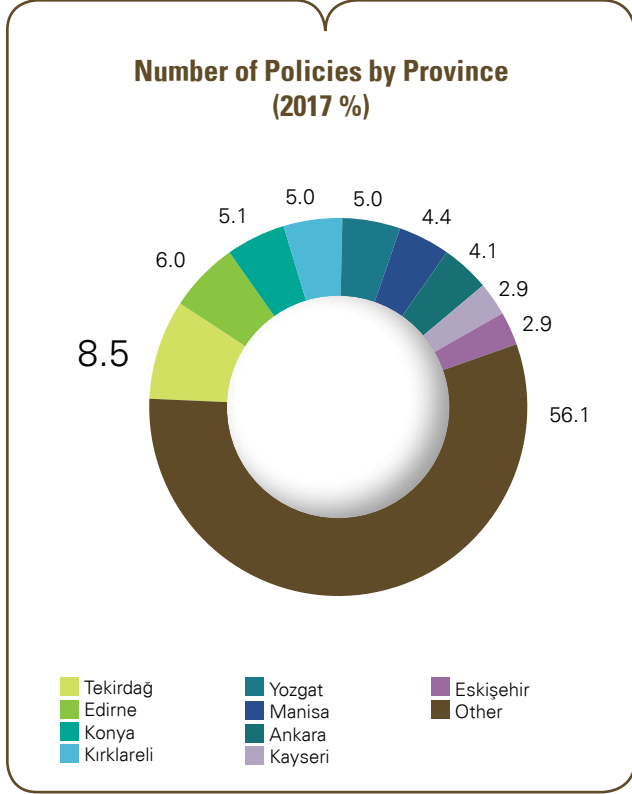
Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Manisa	1,878,730,662	10.1	2,053,817,840	8.9	9.3
Konya	1,422,697,284	7.6	1,894,097,478	8.2	33.1
Tekirdağ	953,832,768	5.1	1,245,097,161	5.4	30.5
Adana	950,609,218	5.1	1,240,910,708	5.4	30.5
Edirne	716,393,429	3.8	942,897,427	4.1	31.6
Bursa	667,858,433	3.6	917,444,820	4.0	37.4
Mersin	743,187,686	4.0	842,535,107	3.6	13.4
Izmir	572,828,103	3.1	695,940,875	3.0	21.5
Şanlıurfa	446,669,499	2.4	659,902,926	2.9	47.7
Aydın	527,802,630	2.8	658,157,895	2.8	24.7
Ankara	531,191,685	2.8	653,731,312	2.8	23.1
Yozgat	410,844,636	2.2	540,955,152	2.3	31.7
Denizli	424,451,396	2.3	521,540,383	2.3	22.9
Kırklareli	397,747,273	2.1	491,147,844	2.1	23.5
Mardin	415,877,031	2.2	476,647,025	2.1	14.6
Others	7,594,153,885	40.8	9,318,253,536	40.1	22.7
Grand Total	18,654,875,618	100.0	23,153,077,489	100.0	24.1

TOTAL PREMIUM BY PROVINCE



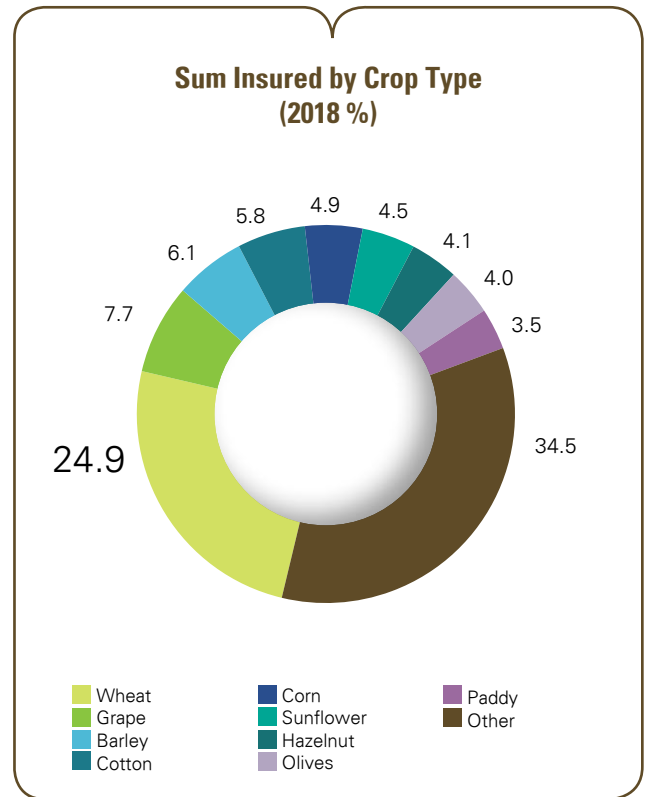
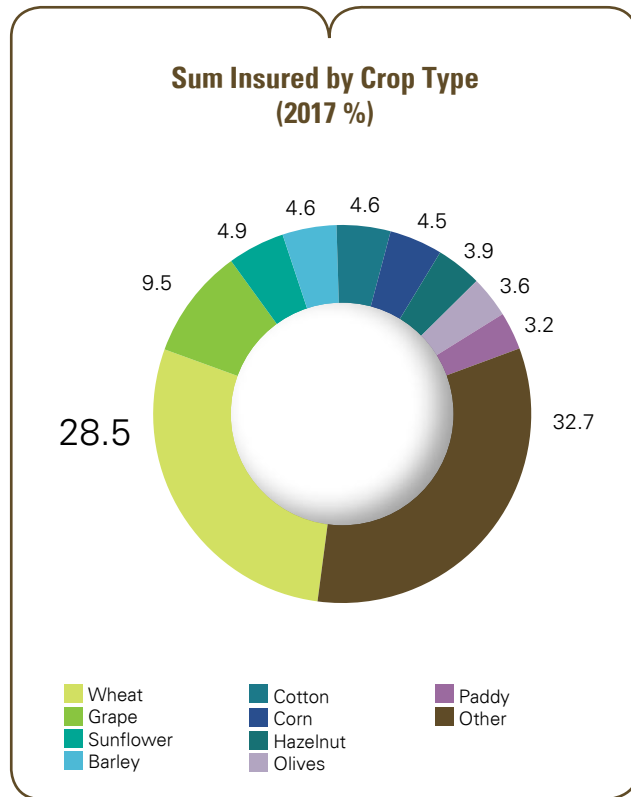
Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Manisa	210,011,032	18.1	208,465,162	15.8	-0.7
Malatya	205,217,826	17.7	175,656,908	13.3	-14.4
Adana	54,363,360	4.7	69,992,223	5.3	28.7
Mersin	49,631,019	4.3	65,833,982	5.0	32.6
Bursa	53,254,855	4.6	62,160,908	4.7	16.7
Konya	42,659,563	3.7	54,902,221	4.2	28.7
Antalya	21,982,272	1.9	28,686,545	2.2	30.5
Giresun	22,495,977	1.9	28,157,161	2.1	25.2
Tekirdağ	20,828,511	1.8	27,535,215	2.1	32.2
Denizli	23,436,331	2.0	26,875,690	2.0	14.7
Kayseri	18,244,607	1.6	26,858,013	2.0	47.2
Kahramanmaraş	17,943,827	1.5	24,337,627	1.8	35.6
Edirne	19,351,671	1.7	23,558,629	1.8	21.7
Isparta	17,331,082	1.5	23,074,922	1.8	33.1
Şanlıurfa	14,813,475	1.3	22,081,159	1.7	49.1
Others	368,980,750	31.8	448,854,657	34.1	21.6
Grand Total	1,160,546,158	100.0	1,317,031,022	100.0	13.5

NUMBER OF POLICIES BY PROVINCE



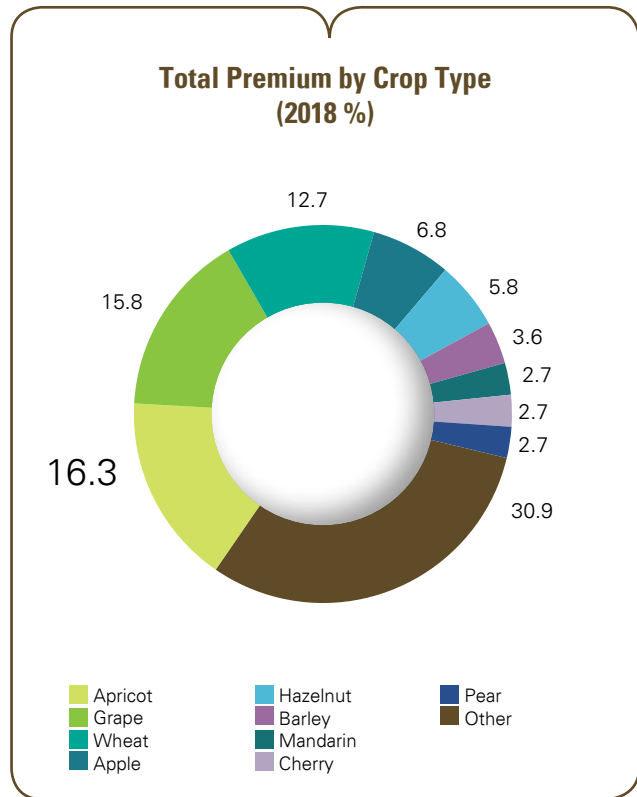
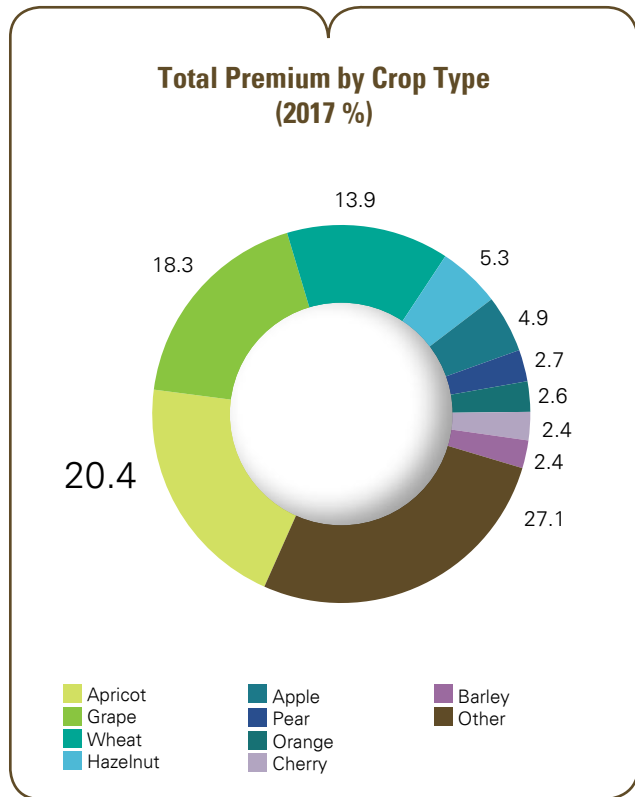
Province	2017	2017 (%)	2018	2018 (%)	Change (%)
Tekirdağ	127,357	8.5	142,471	8.9	11.9
Edirne	89,853	6.0	98,441	6.1	9.6
Yozgat	74,069	5.0	83,578	5.2	12.8
Kırklareli	75,038	5.0	79,944	5.0	6.5
Konya	75,945	5.1	77,149	4.8	1.6
Manisa	66,259	4.4	63,446	3.9	-4.2
Ankara	61,731	4.1	61,794	3.8	0.1
Afyonkarahisar	41,704	2.8	47,357	2.9	13.6
Eskişehir	42,747	2.9	45,821	2.9	7.2
Kırşehir	39,713	2.7	43,981	2.7	10.7
Sivas	28,706	1.9	43,752	2.7	52.4
Kayseri	42,861	2.9	39,704	2.5	-7.4
Kütahya	34,064	2.3	39,574	2.5	16.2
Giresun	29,505	2.0	33,710	2.1	14.3
Bursa	28,661	1.9	31,747	2.0	10.8
Others	635,179	42.5	674,652	42.0	6.2
Grand Total	1,493,392	100.0	1,607,121	100.0	7.6

SUM INSURED BY CROP TYPE



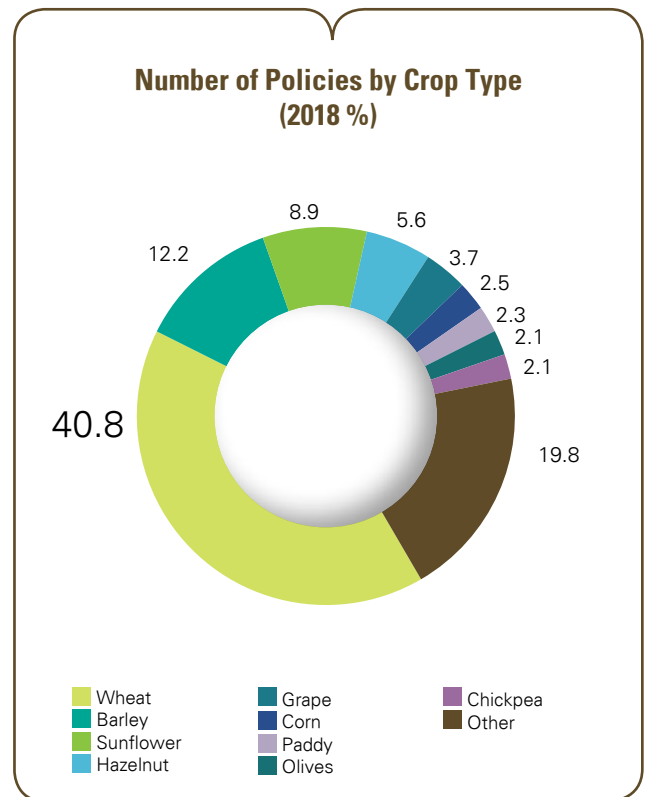
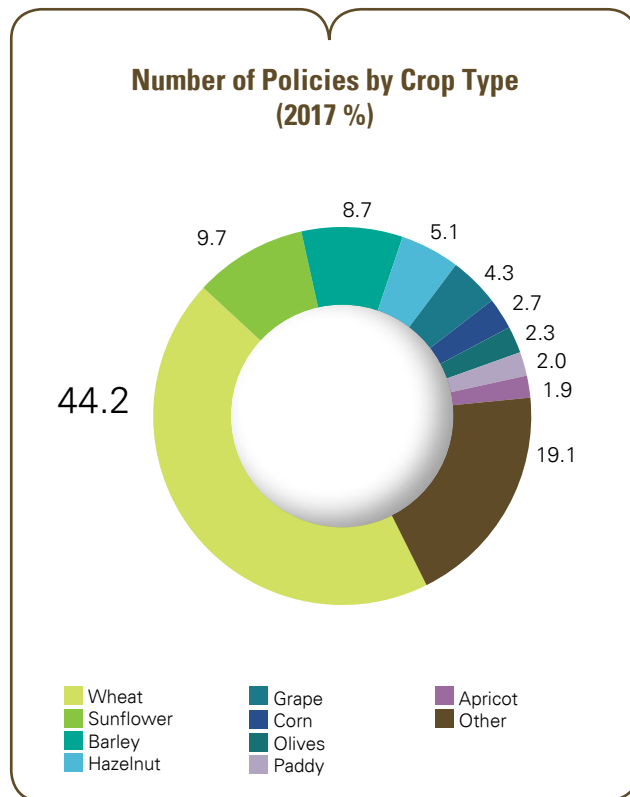
Crop	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Wheat	5,311,002,790	28.5	5,763,868,740	24.9	8.5
Grape	1,763,485,752	9.5	1,781,447,513	7.7	1.0
Barley	862,872,484	4.6	1,401,690,297	6.1	62.4
Cotton	860,120,723	4.6	1,348,559,171	5.8	56.8
Corn	848,155,358	4.5	1,138,432,487	4.9	34.2
Sunflower	911,859,912	4.9	1,051,804,834	4.5	15.3
Hazelnut	728,472,156	3.9	956,751,625	4.1	31.3
Olives	663,224,114	3.6	919,707,280	4.0	38.7
Paddy	601,181,627	3.2	819,755,612	3.5	36.4
Mandarin	452,903,821	2.4	619,443,201	2.7	36.8
Apple	426,247,113	2.3	569,065,085	2.5	33.5
Chickpea	137,825,581	0.7	568,924,613	2.5	312.8
Apricot	574,285,426	3.1	555,361,179	2.4	-3.3
Potato	297,226,018	1.6	410,659,078	1.8	38.2
Corn (Silage)	313,292,331	1.7	403,165,568	1.7	28.7
Other Crops	3,902,720,412	20.9	4,844,441,206	20.9	24.1
Grand Total	18,654,875,618	100.0	23,153,077,489	100.0	24.1

TOTAL PREMIUM BY CROP TYPE



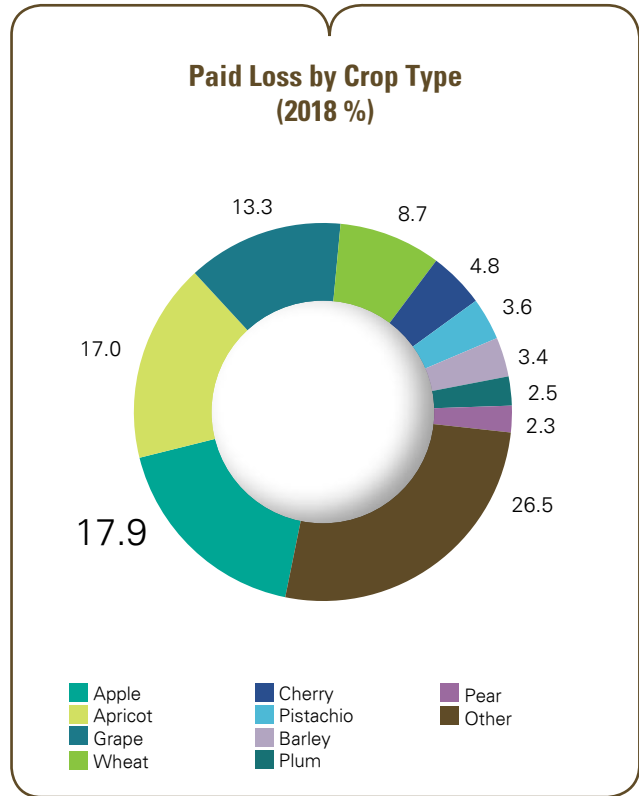
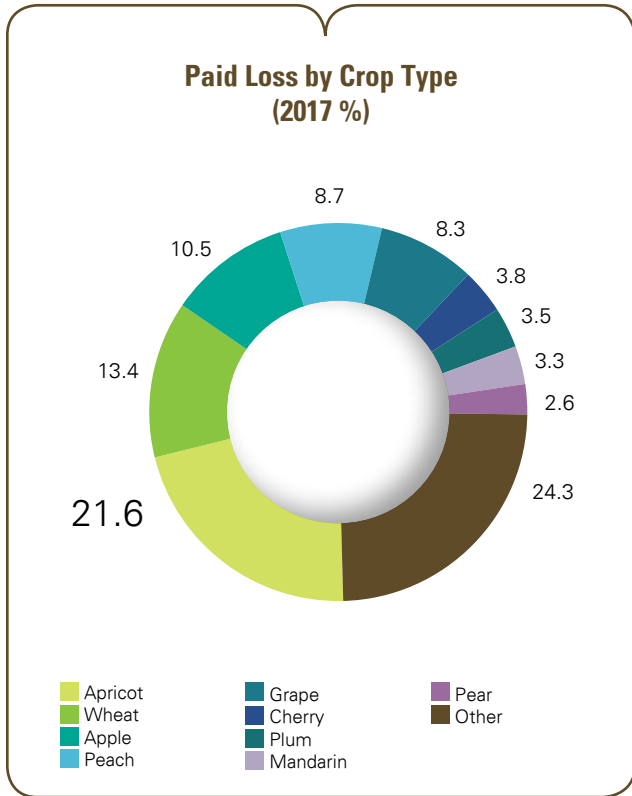
Crop	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Apricot	236,660,350	20.4	214,774,212	16.3	-9.2
Grape	212,543,202	18.3	207,935,258	15.8	-2.2
Wheat	161,425,939	13.9	167,038,741	12.7	3.5
Apple	56,798,007	4.9	90,191,728	6.8	58.8
Hazelnut	61,957,017	5.3	76,839,154	5.8	24.0
Barley	27,702,193	2.4	47,442,035	3.6	71.3
Mandarin	26,166,607	2.3	35,848,661	2.7	37.0
Cherry	28,082,240	2.4	35,760,688	2.7	27.3
Pear	31,437,216	2.7	35,078,849	2.7	11.6
Cotton	22,239,239	1.9	33,777,091	2.6	51.9
Orange	30,144,103	2.6	33,575,631	2.5	11.4
Olives	20,557,188	1.8	28,179,891	2.1	37.1
Peach	24,179,918	2.1	24,234,921	1.8	0.2
Plum	17,917,614	1.5	23,377,110	1.8	30.5
Paddy	17,346,825	1.5	22,548,013	1.7	30.0
Other Crops	185,388,500	16.0	240,429,039	18.4	29.7
Grand Total	1,160,546,158	100.0	1,317,031,022	100.0	13.5

NUMBER OF POLICIES BY CROP TYPE



Crop	2017	2017 (%)	2018	2018 (%)	Change (%)
Wheat	660,518	44.2	655,534	40.8	-0.8
Barley	129,211	8.7	196,227	12.2	51.9
Sunflower	144,233	9.7	142,929	8.9	-0.9
Hazelnut	76,038	5.1	90,200	5.6	18.6
Grape	63,718	4.3	59,683	3.7	-6.3
Corn	40,257	2.7	40,146	2.5	-0.3
Paddy	30,509	2.0	36,436	2.3	19.4
Olives	34,259	2.3	34,258	2.1	0.0
Chickpea	15,594	1.0	33,940	2.1	117.6
Cotton	27,084	1.8	33,082	2.1	22.1
Apple	25,030	1.7	25,955	1.6	3.7
Apricot	28,108	1.9	23,779	1.5	-15.4
Corn (Silage)	19,455	1.3	21,223	1.3	9.1
Clover	16,543	1.1	17,103	1.1	3.4
Colza (Canola)	4,980	0.3	14,853	0.9	198.3
Other Crops	177,855	11.9	181,773	11.3	2.2
Grand Total	1,493,392	100.0	1,607,121	100.0	7.6

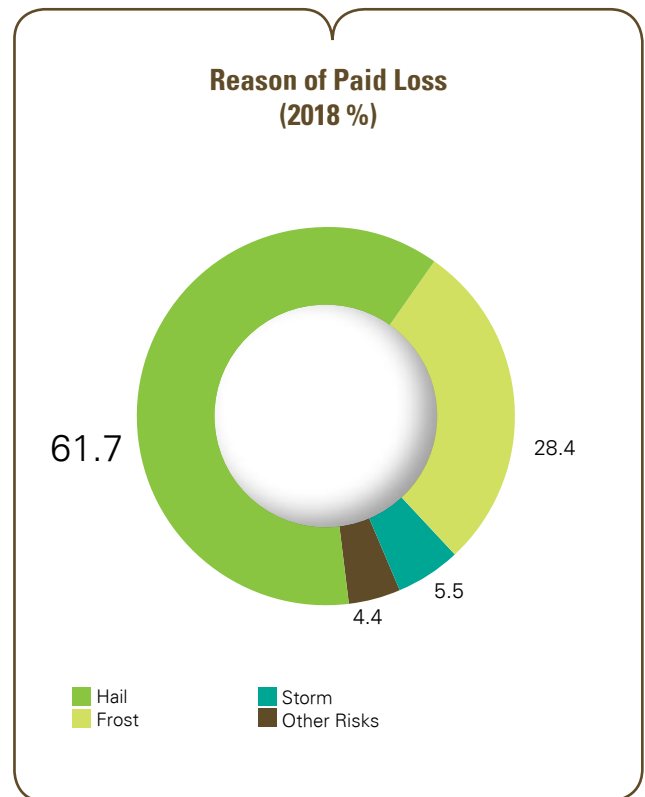
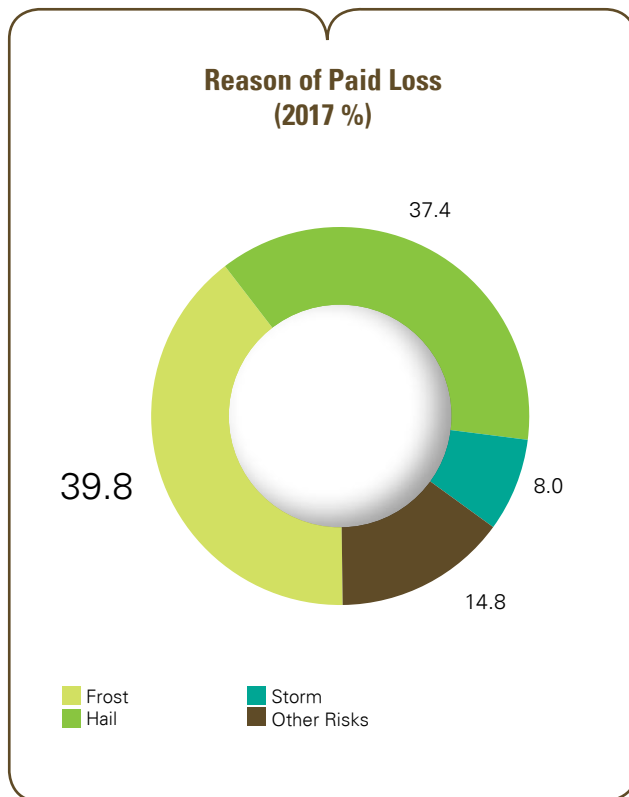
PAID LOSS BY CROP TYPE*



Crop	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Apple	65,420,299	10.5	136,656,187	17.9	108.9
Apricot	134,712,286	21.6	129,994,376	17.0	-3.5
Grape	52,050,529	8.3	101,810,731	13.3	95.6
Wheat	83,936,160	13.4	66,675,198	8.7	-20.6
Cherry	23,988,240	3.8	36,333,710	4.8	51.5
Pistachio	4,091,537	0.7	27,577,725	3.6	574.0
Barley	5,936,243	0.9	25,714,913	3.4	333.2
Plum	21,720,547	3.5	18,961,808	2.5	-12.7
Pear	16,112,203	2.6	17,320,722	2.3	7.5
Corn	5,465,507	0.9	16,515,932	2.2	202.2
Walnut	8,646,327	1.4	15,956,374	2.1	84.5
Hazelnut	11,374,808	1.8	15,433,680	2.0	35.7
Mandarin	20,431,873	3.3	13,391,043	1.8	-34.5
Peach	54,338,837	8.7	12,530,433	1.6	-76.9
Onion	1,529,888	0.2	10,483,072	1.4	585.2
Other Crops	115,320,037	18.4	117,567,667	15.4	1.9
Grand Total	625,075,321	100.0	762,923,571	100.0	22.1

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

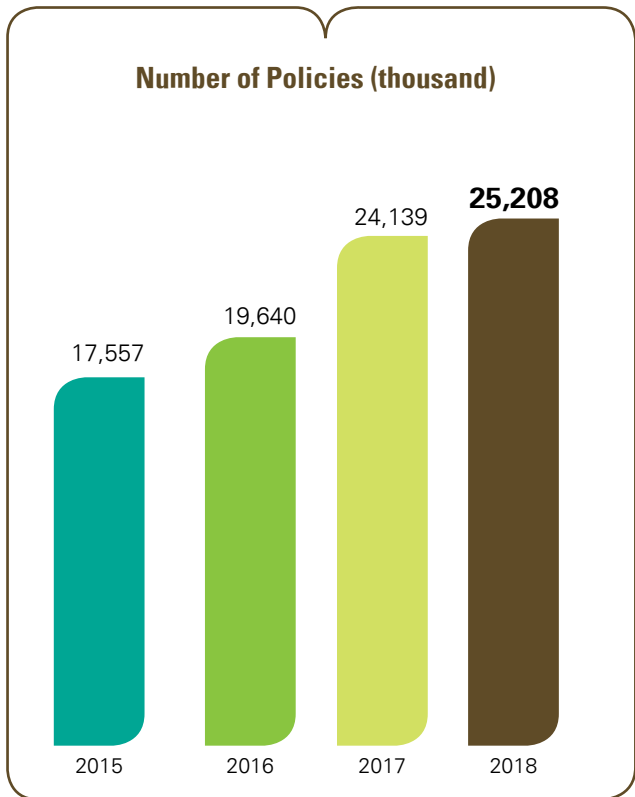
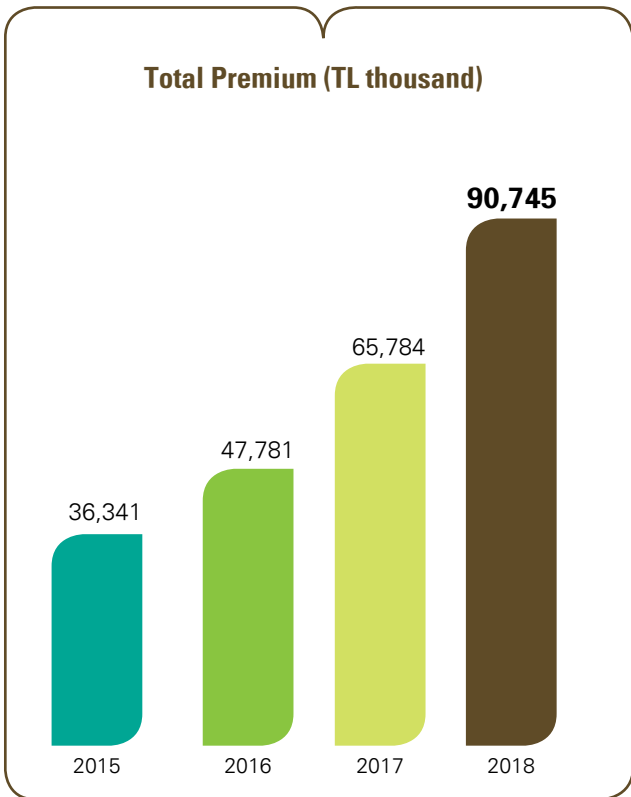
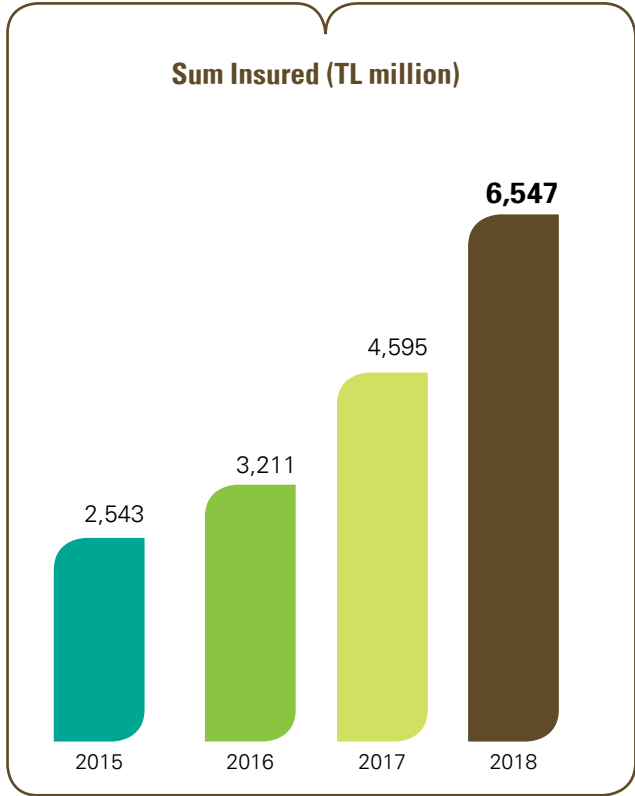
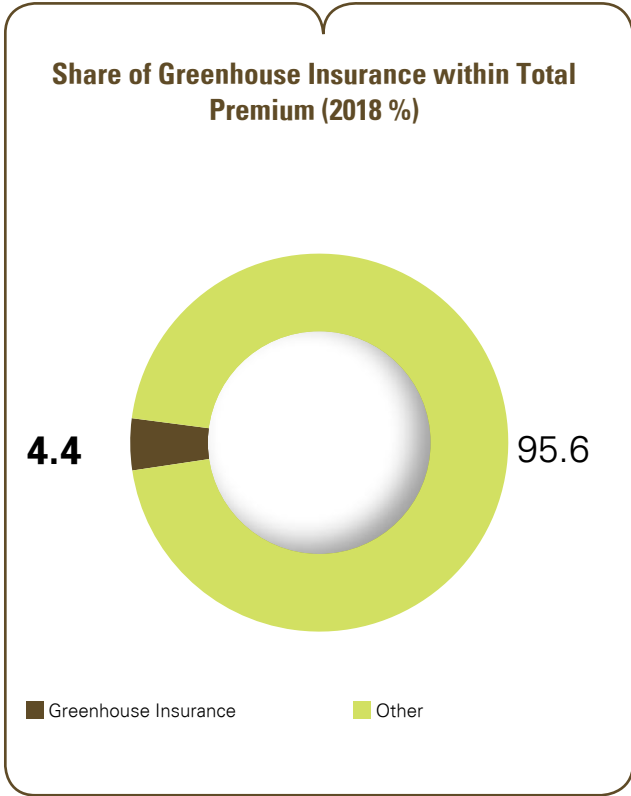
REASON OF PAID LOSS*



Reason of Loss	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Hail	234,070,166	37.4	470,960,113	61.7	101.2
Frost	248,634,053	39.8	216,812,736	28.4	-12.8
Storm	49,901,608	8.0	41,775,709	5.5	-16.3
Flood	11,552,405	1.8	13,867,228	1.8	20.0
Wild Boar	6,435,970	1.0	8,087,979	1.1	25.7
Drought	11,132,385	1.8	5,348,326	0.7	-52.0
Rainfall	2,384,187	0.4	3,117,720	0.4	30.8
Fire	1,684,996	0.3	2,061,709	0.3	22.4
Whirlwind	116,053	0.0	508,102	0.1	337.8
Snow Weight	59,024,409	9.4	224,726	0.0	-99.6
Landslide	139,089	0.0	159,226	0.0	14.5
Earthquake	0	0.0	0	0.0	-
Grand Total	625,075,321	100.0	762,923,574	100.0	22.1

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

DEVELOPMENT OF GREENHOUSE INSURANCE BY YEARS

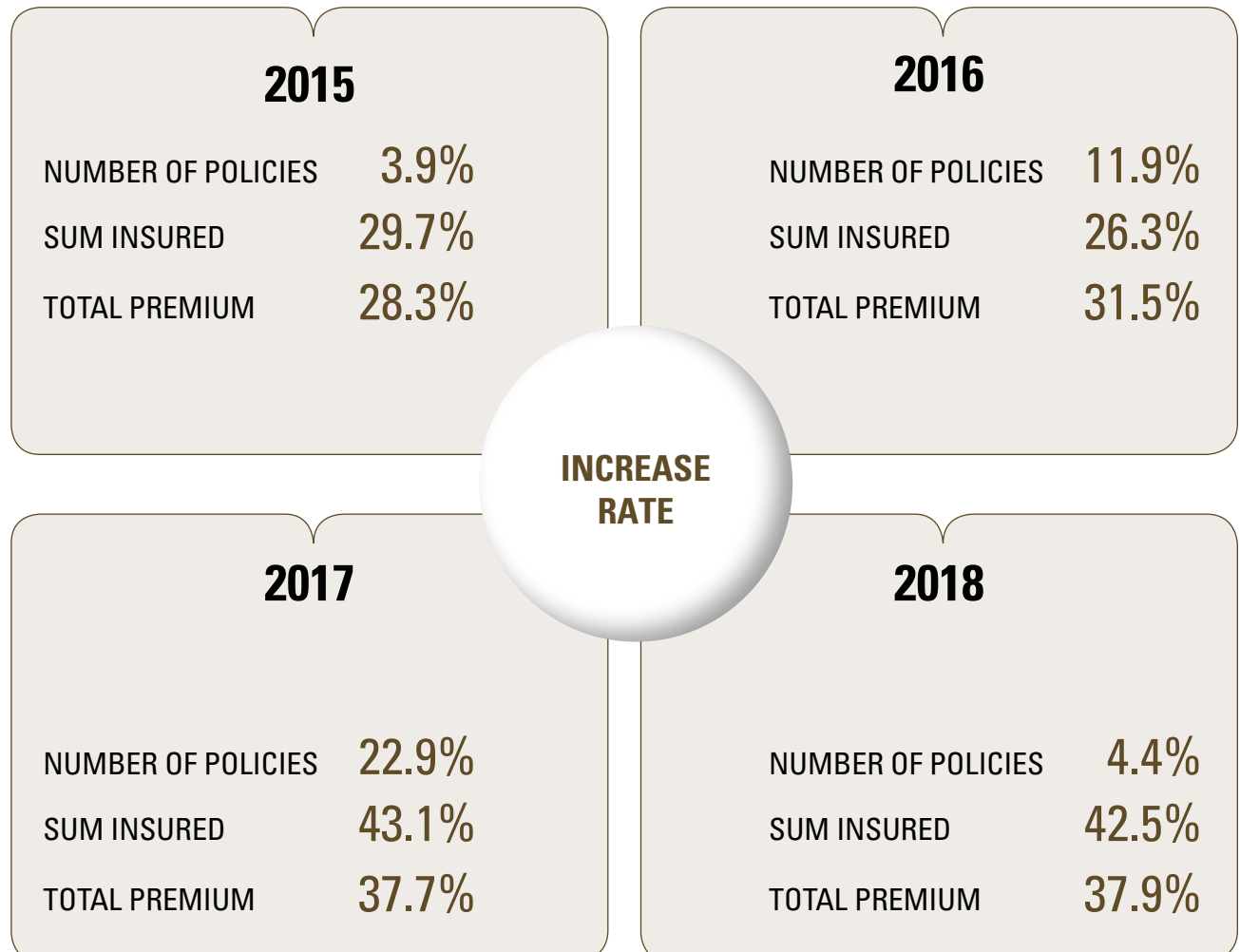


Scope of Insurance and Risks Insured

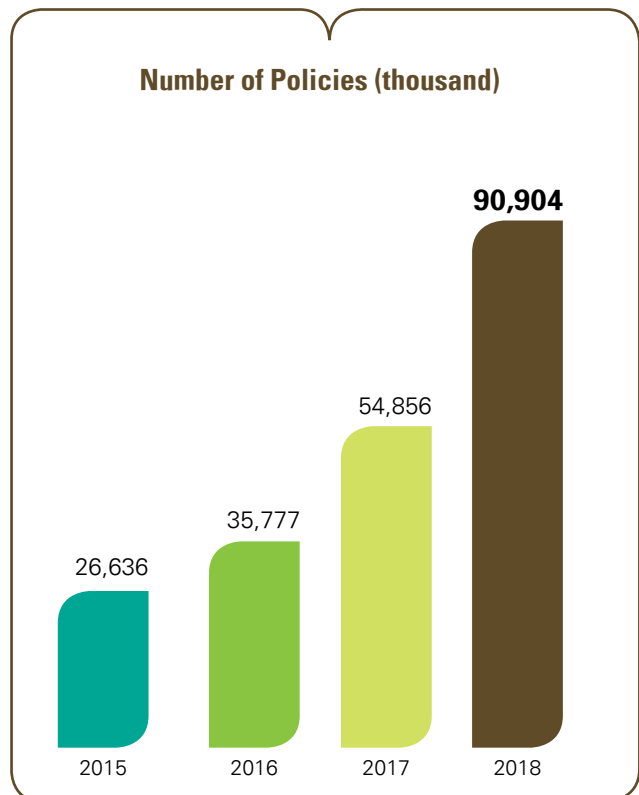
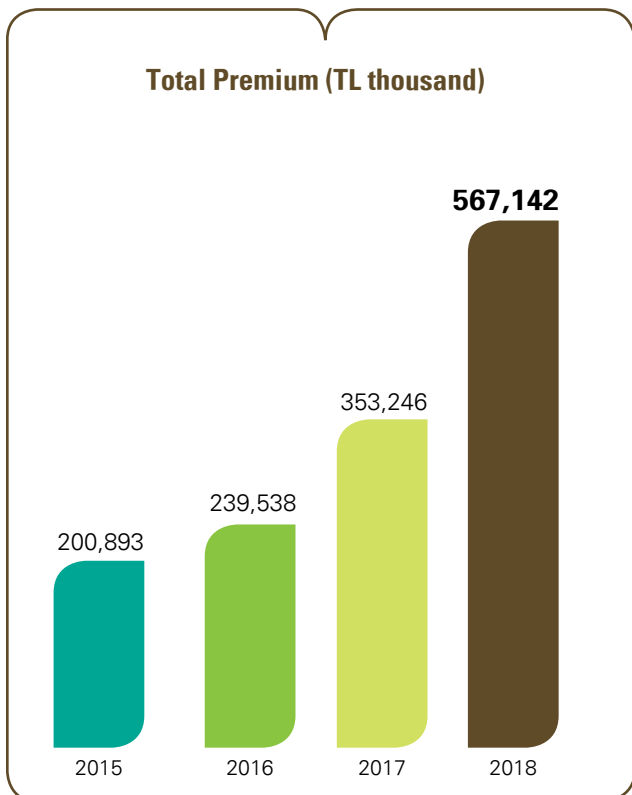
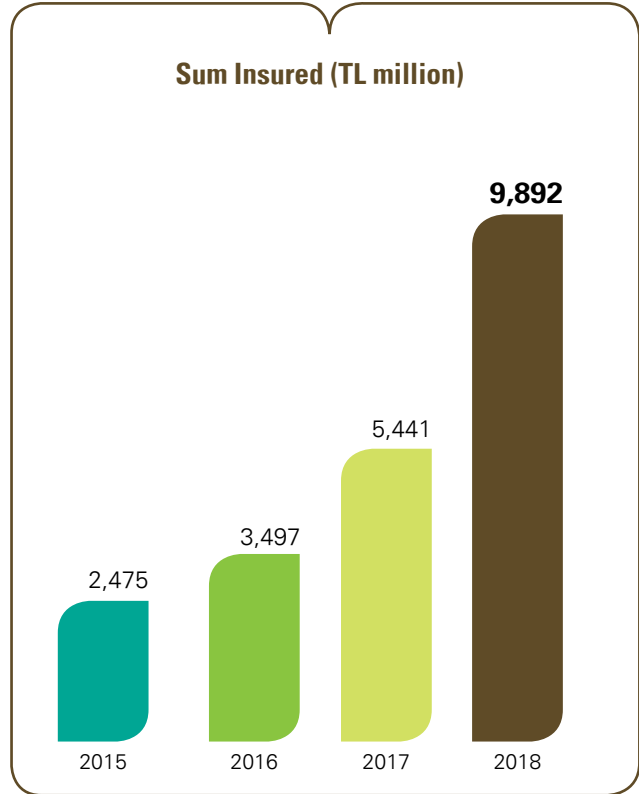
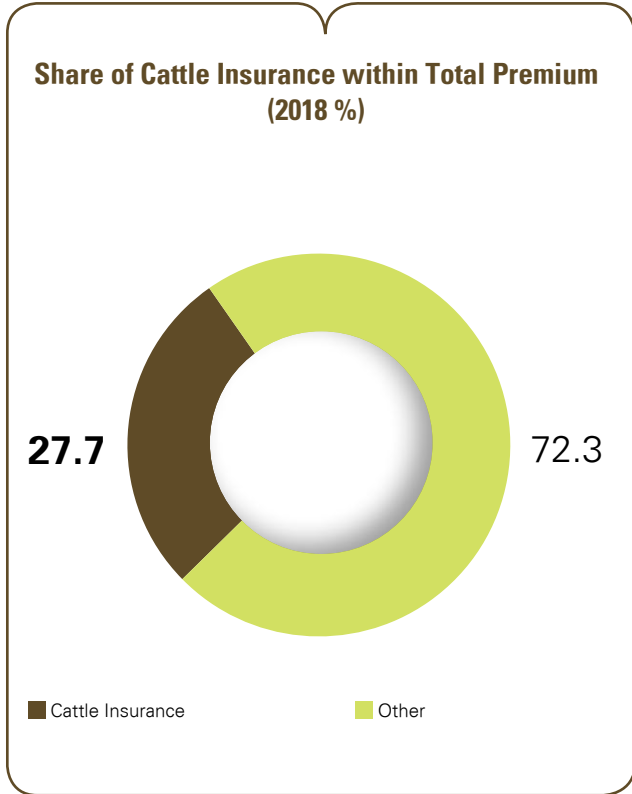
Following risks are covered in accordance with General Conditions and Tariff & Instructions in case the greenhouse is approved for insurance after risk assessment; quantity loss of crops due to hail, storm, whirlwind, fire, landslide, earthquake, vehicle impact, snow and hail weight, flood and greenhouse construction, cover material and technical equipment.

	Number of Policies (thousand)	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	25,208	6,547,255,347	90,744,683	45,370,924	33,424,966

* Loss adjustment expenses are included and outstanding amounts are excluded



DEVELOPMENT OF CATTLE INSURANCE BY YEARS

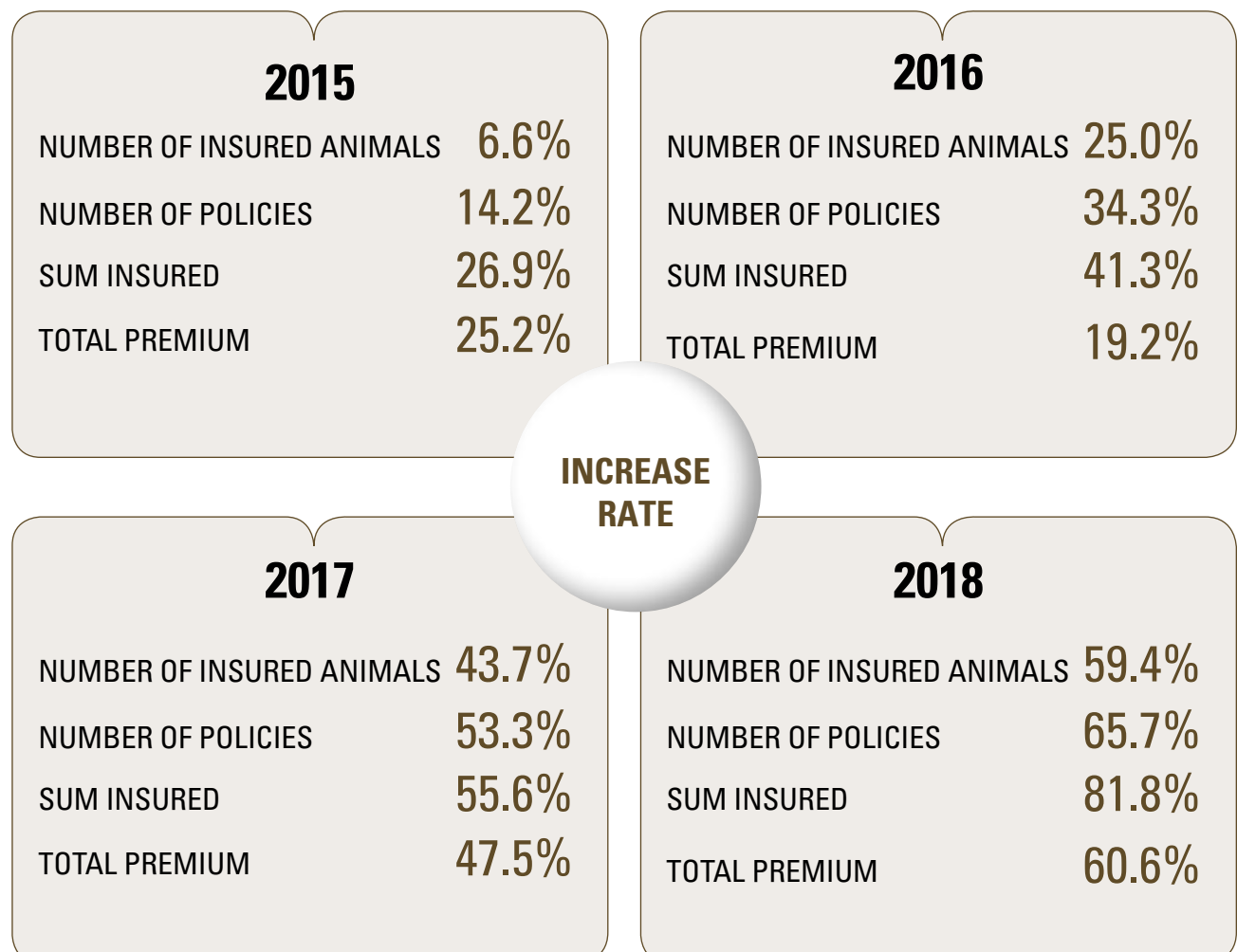


Scope of Insurance and Risks Insured

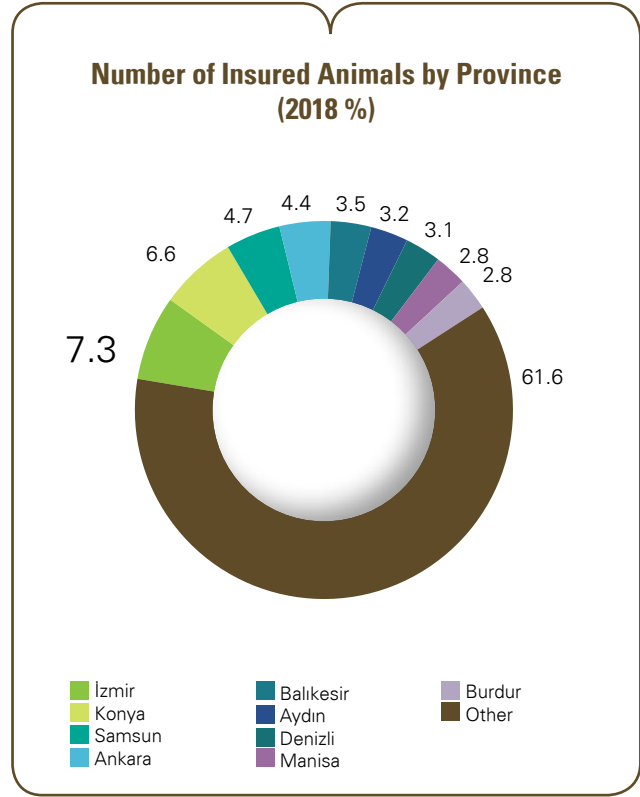
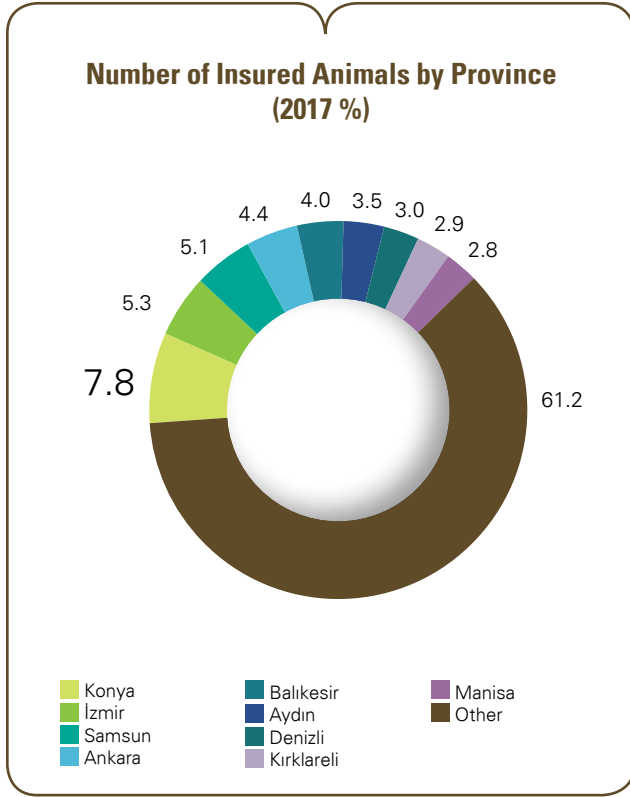
Following risks are covered in accordance with General Conditions and Tariff & Instructions: for dairy and fattening cattle and buffaloes registered to the Ministry of Agriculture and Forestry Registration System death and compulsory slaughter due to all kinds of animal diseases, pregnancy, birth or surgical interventions, accidents, wild animal attacks, snake and insect bites, poisoning due to meadow grass and fodder, natural disasters and sunstrokes, fire and explosion; abortion for dairy cattle and baby death within 1 week from birth; optionally and with additional Premium death, compulsory slaughter, abortion and baby death due to Foot and Mouth Diseases (with the condition to have Free of Disease Certificate), direct damages to insured animals due to theft or theft attempt, with the condition to insure all animals in the farm death, compulsory slaughter, abortion and baby death due to Blue Tongue Disease, Bovine Spongiform Encephalopathy (BSE), Rift Valley Fever, Contagious Bovine Pleuropneumonia, Enzootic Bovine Leucosis, Epizootic Hemorrhagic Disease of Deer (EHD), Contagious Stomatitis (Vesicular Stomatitis).

	Number of Policies (thousand)	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	90,904	9,891,882,731	567,141,646	283,570,366	243,697,959

* Loss adjustment expenses are included and outstanding amounts are excluded

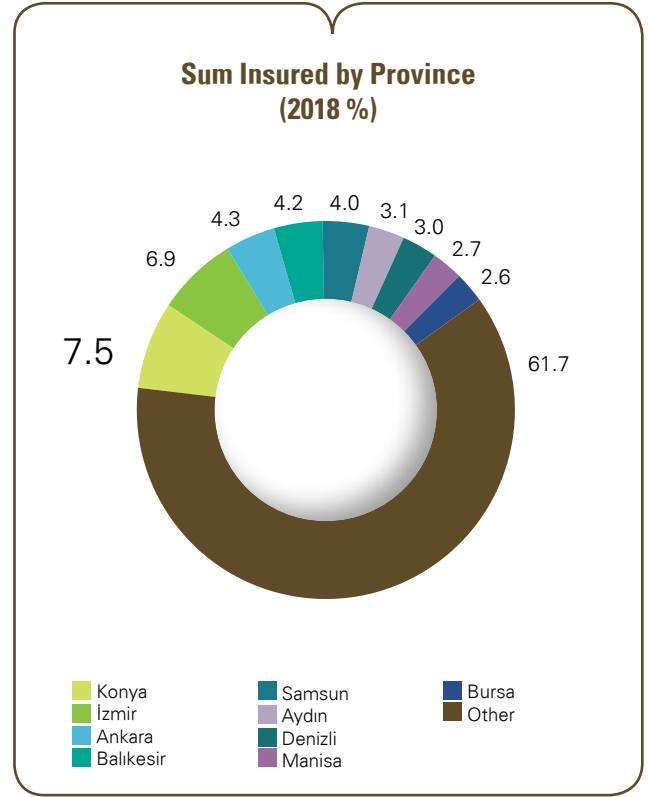
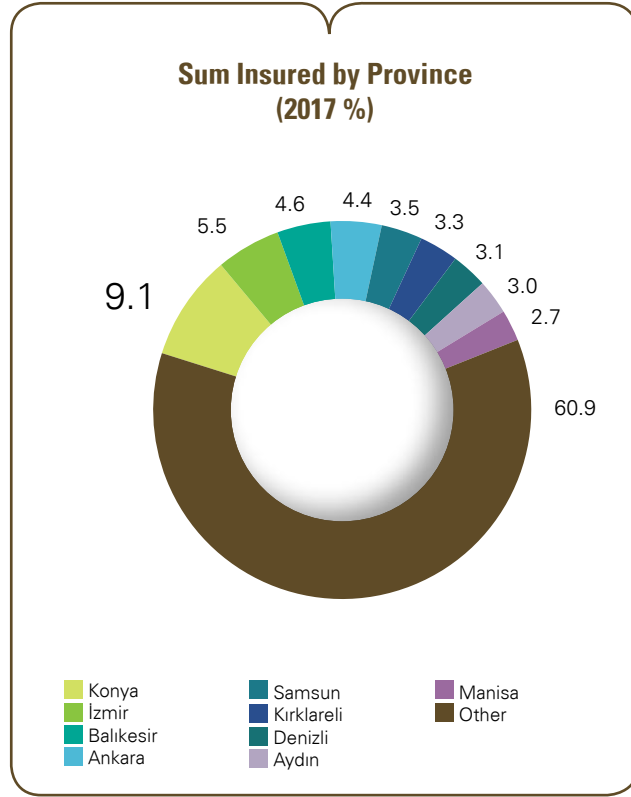


NUMBER OF INSURED ANIMALS BY PROVINCE



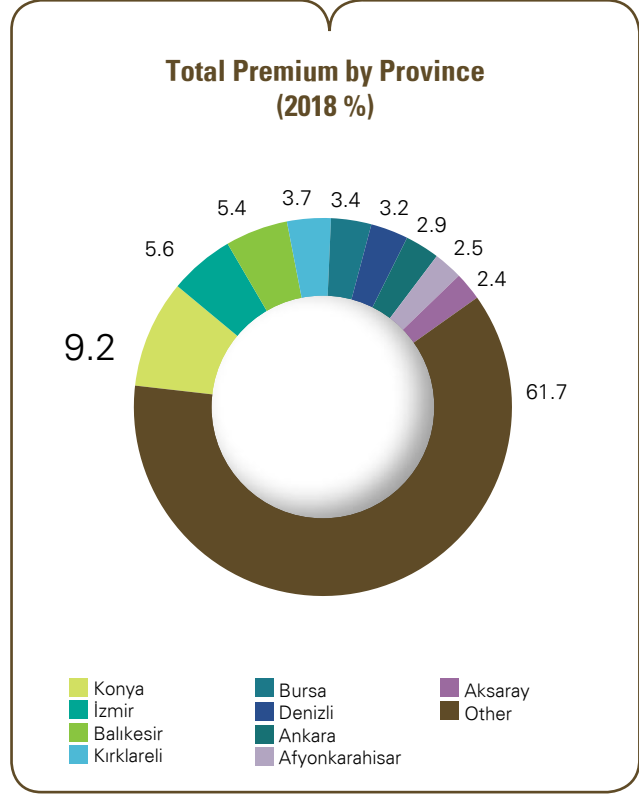
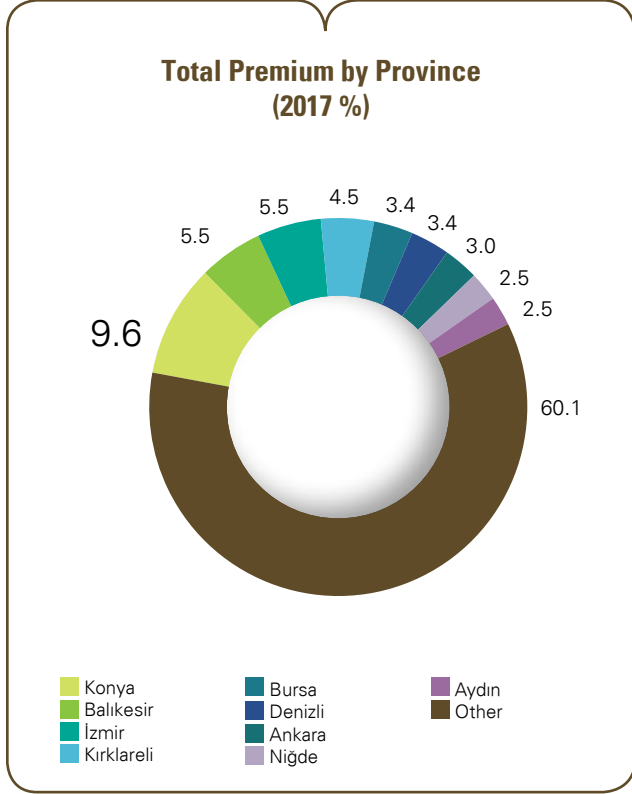
Province	2017 (HEAD)	2017 (%)	2018 (HEAD)	2018 (%)	Change (%)
İzmir	44,583	5.3	96,740	7.3	117.0
Konya	64,721	7.8	87,930	6.6	35.9
Samsun	42,251	5.1	62,297	4.7	47.4
Ankara	36,957	4.4	58,024	4.4	57.0
Balıkesir	33,095	4.0	46,099	3.5	39.3
Aydın	28,875	3.5	42,715	3.2	47.9
Denizli	25,358	3.0	40,973	3.1	61.6
Manisa	23,630	2.8	37,072	2.8	56.9
Burdur	19,493	2.3	36,601	2.8	87.8
Kayseri	17,736	2.1	33,427	2.5	88.5
Bursa	18,459	2.2	28,526	2.1	54.5
Afyonkarahisar	15,888	1.9	28,459	2.1	79.1
Kırklareli	24,517	2.9	26,720	2.0	9.0
Çorum	8,279	1.0	24,577	1.8	196.9
Amasya	19,018	2.3	23,259	1.7	22.3
Others	411,549	49.4	656,499	49.4	59.5
Grand Total	834,409	100.0	1,329,918	100.0	59.4

SUM INSURED BY PROVINCE



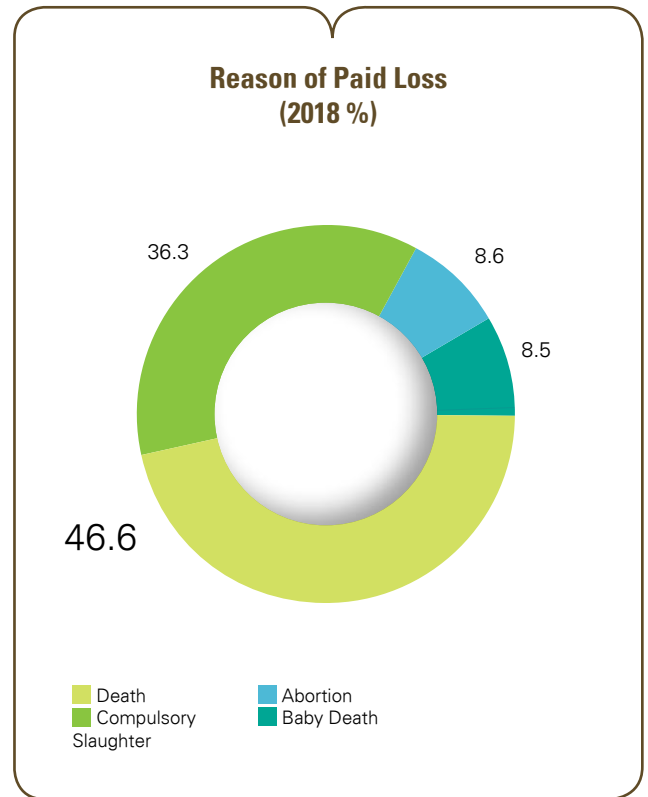
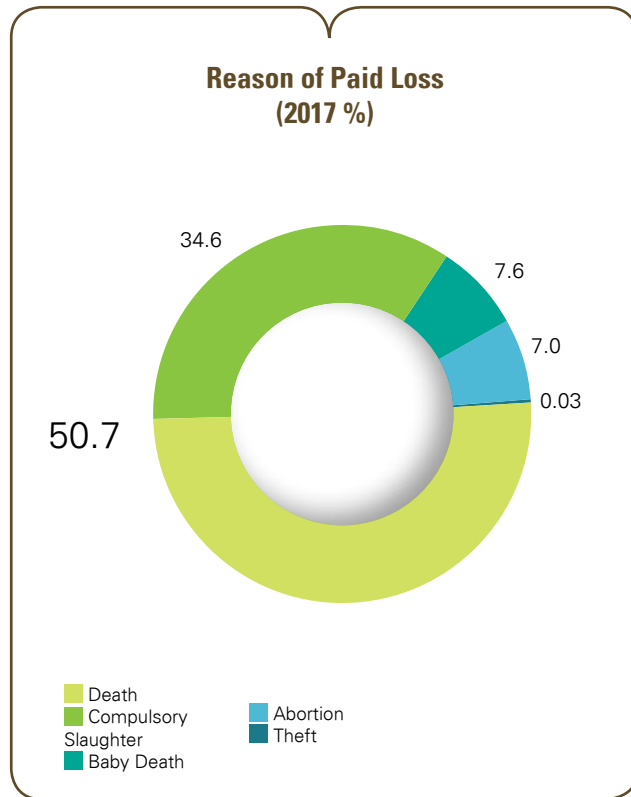
Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Konya	493,074,884	9.1	741,786,230	7.5	50.4
İzmir	300,311,526	5.5	684,444,090	6.9	127.9
Ankara	236,786,318	4.4	422,920,803	4.3	78.6
Balıkesir	248,802,589	4.6	411,468,068	4.2	65.4
Samsun	191,823,190	3.5	391,695,665	4.0	104.2
Aydın	161,667,925	3.0	304,092,704	3.1	88.1
Denizli	167,976,358	3.1	300,153,474	3.0	78.7
Manisa	145,132,248	2.7	264,125,506	2.7	82.0
Bursa	144,153,108	2.6	256,798,586	2.6	78.1
Kayseri	122,449,738	2.3	237,531,226	2.4	94.0
Burdur	99,381,700	1.8	234,297,250	2.4	135.8
Kırklareli	181,300,590	3.3	227,441,100	2.3	25.4
Afyonkarahisar	112,714,882	2.1	225,510,122	2.3	100.1
Aksaray	90,591,301	1.7	174,040,166	1.8	92.1
Çorum	56,931,166	1.0	174,024,383	1.8	205.7
Others	2,687,930,492	49.3	4,841,553,358	48.7	80.1
Grand Total	5,441,028,015	100.0	9,891,882,731	100.0	81.8

TOTAL PREMIUM BY PROVINCE



Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Konya	34,057,985	9.6	52,351,355	9.2	53.7
İzmir	19,355,201	5.5	31,488,470	5.6	62.7
Balıkesir	19,379,245	5.5	30,370,175	5.4	56.7
Kırklareli	15,985,551	4.5	21,208,622	3.7	32.7
Bursa	11,858,622	3.4	19,561,839	3.4	65.0
Denizli	11,857,172	3.4	18,224,864	3.2	53.7
Ankara	10,561,423	3.0	16,698,915	2.9	58.1
Afyonkarahisar	8,371,703	2.4	14,094,625	2.5	68.4
Aksaray	5,787,822	1.6	13,635,417	2.4	135.6
Gaziantep	8,226,629	2.3	13,470,574	2.4	63.7
Aydın	8,863,797	2.5	13,397,957	2.4	51.2
Manisa	7,988,023	2.3	12,881,163	2.3	61.3
Çanakkale	7,633,021	2.2	12,470,905	2.2	63.4
Sivas	7,089,326	2.0	12,019,933	2.1	69.5
Niğde	8,879,633	2.5	11,846,419	2.1	33.4
Others	167,350,920	47.3	273,420,413	48.2	63.4
Grand Total	353,246,073	100.0	567,141,646	100.0	60.6

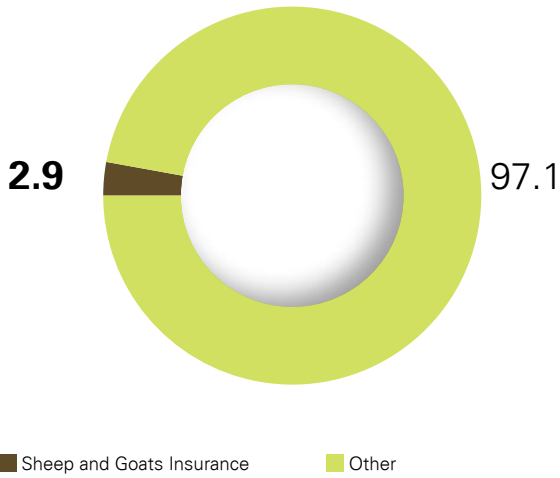
REASON OF PAID LOSS



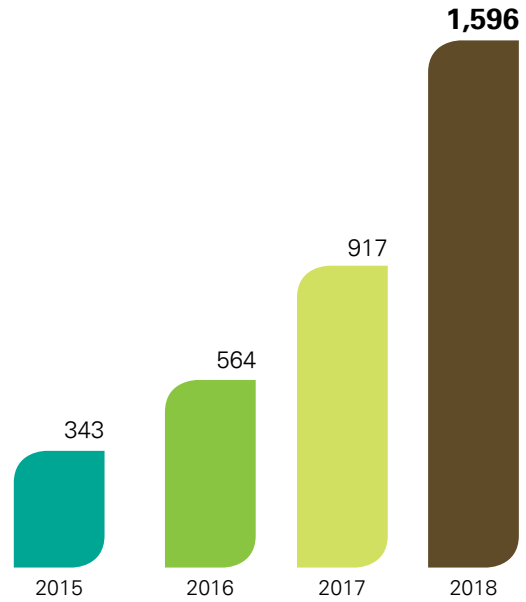
Reason of Loss	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Death	79,965,776	50.7	113,536,153	46.6	42.0
Compulsory Slaughter	54,652,629	34.6	88,445,043	36.3	61.8
Abortion	11,105,747	7.0	20,936,904	8.6	88.5
Baby Death	12,062,378	7.6	20,779,858	8.5	72.3
Theft	47,939	0.03	0	0.0	-
Grand Total	157,834,469	100.0	243,697,959	100.0	54.4

DEVELOPMENT OF SHEEP AND GOATS INSURANCE BY YEARS

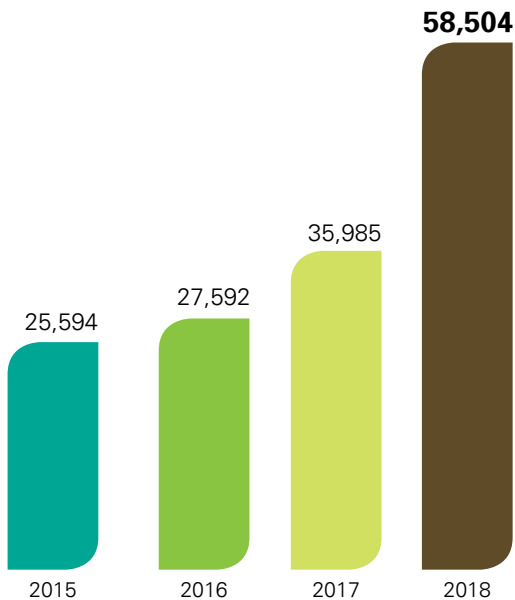
Share of Sheep and Goats Insurance within Total Premium (2018 %)



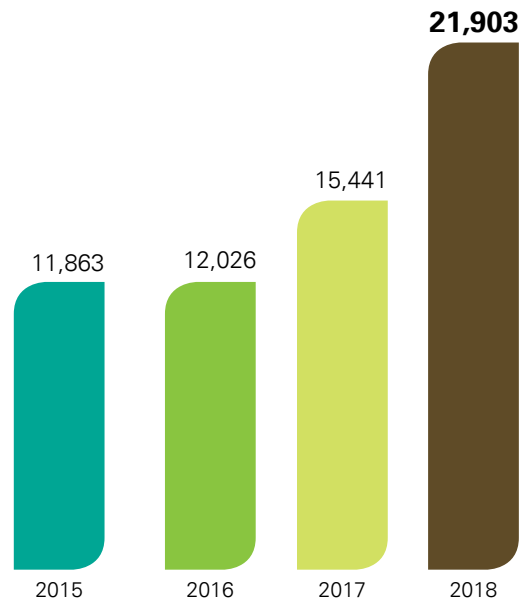
Sum Insured (TL million)



Total Premium (TL thousand)



Number of Policies (thousand)

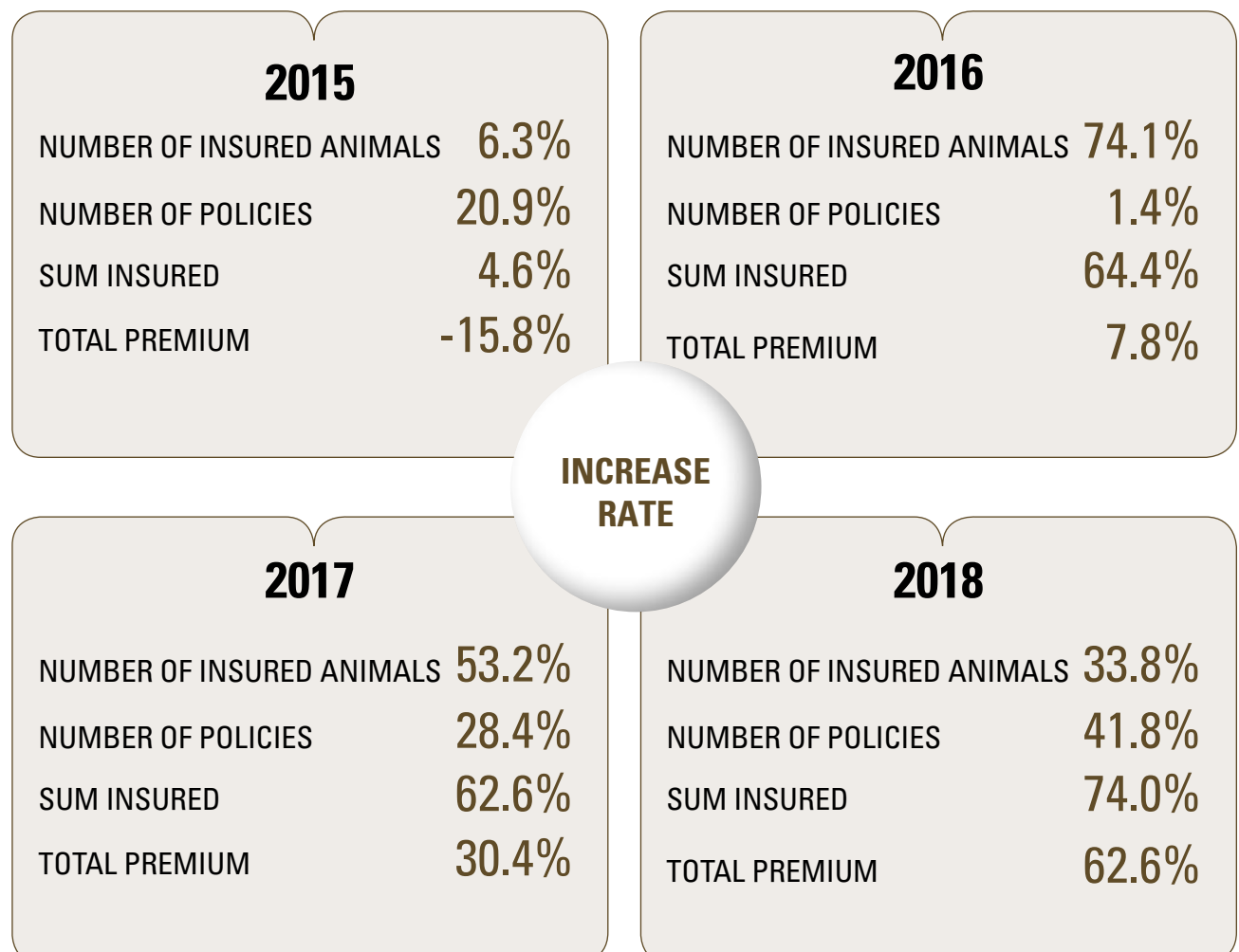


Scope of Insurance and Risks Insured

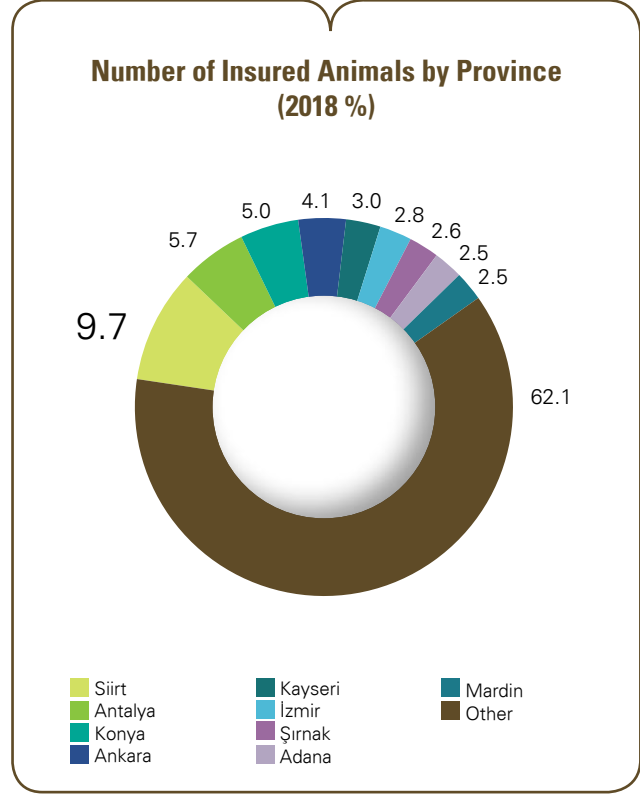
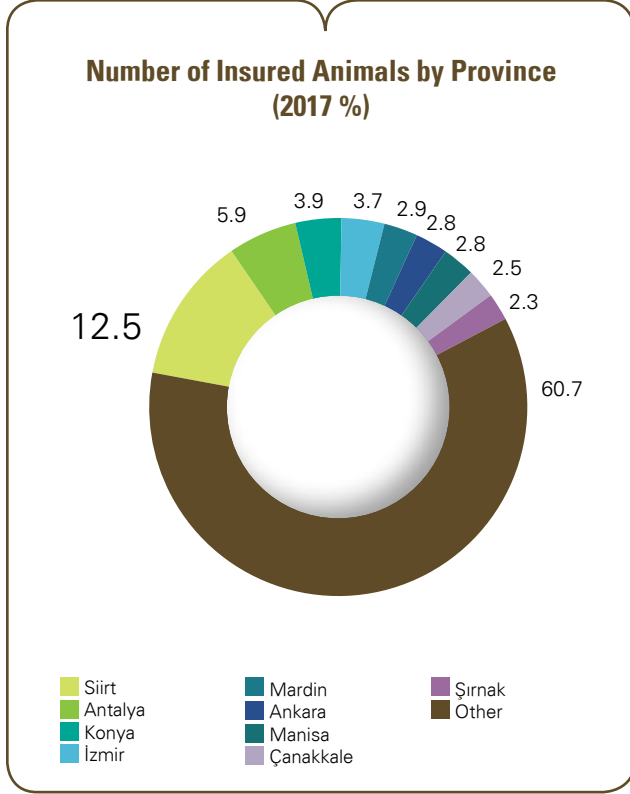
Following risks are covered in accordance with General Conditions and Tariff & Instructions: for sheep and goats, rams and male goats registered to the Ministry of Agriculture and Forestry Registration System death and compulsory slaughter due to all kinds of animal diseases, pregnancy, birth or surgical interventions, accidents, snake and insect bites, poisoning due to meadow grass and fodder, natural disasters and sunstrokes, fire and explosion; optionally and with additional Premium Foot and Mouth Diseases (with the condition to have Free of Disease Certificate), direct damages to insured animals due to theft or theft attempt, with the condition to insure all animals in the farm death, compulsory slaughter, abortion and baby death due to Blue Tongue Disease, Peste de Petits Ruminants (PPR), Sheep and Goats Pox, Scrapie, Rift Valley, Deer Epizootic Hemorrhagic Disease (EHD).

	Number of Policies (thousand)	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	21,903	1,595,868,495	58,504,227	29,252,035	20,847,709

* Loss adjustment expenses are included and outstanding amounts are excluded

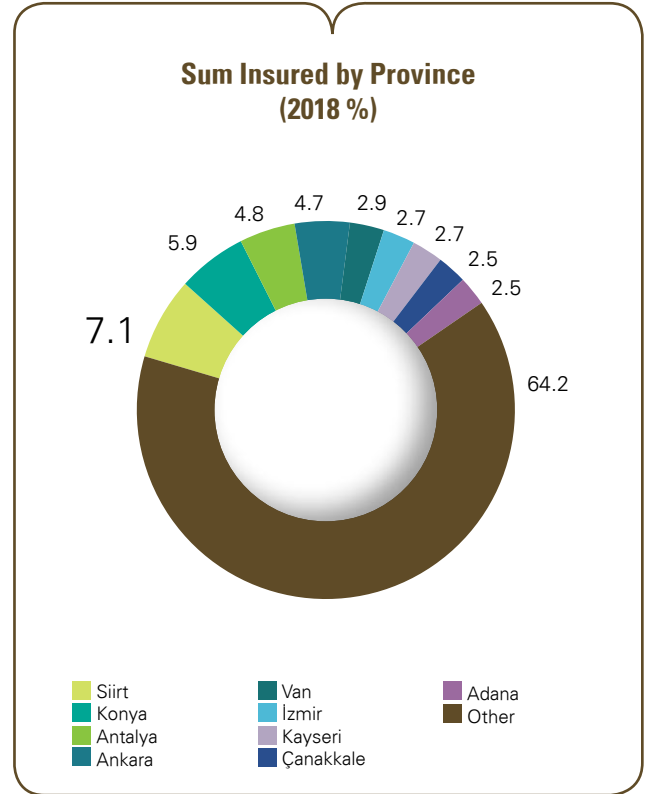
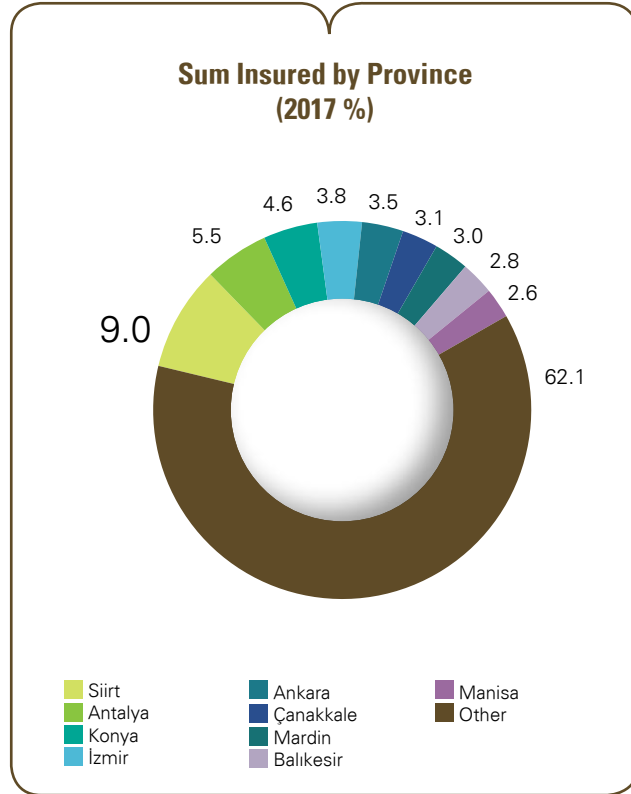


NUMBER OF INSURED ANIMALS BY PROVINCE



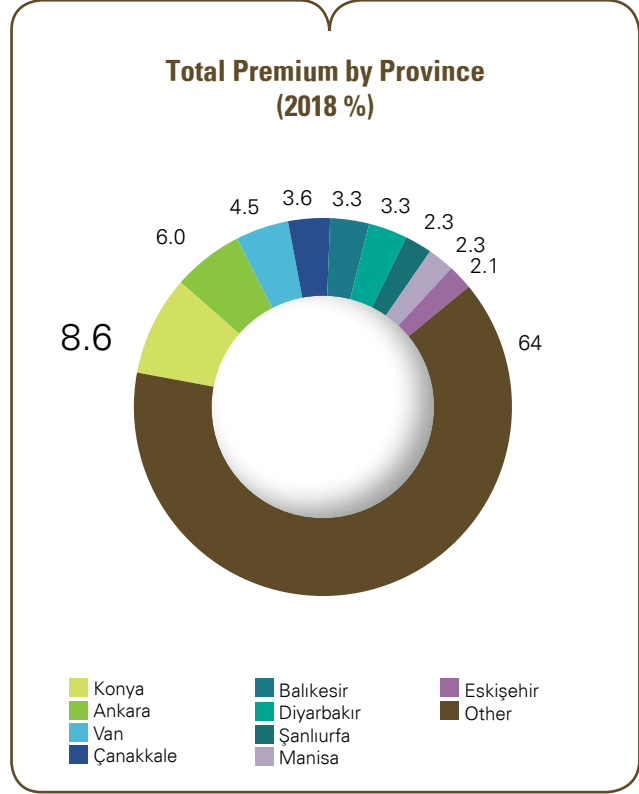
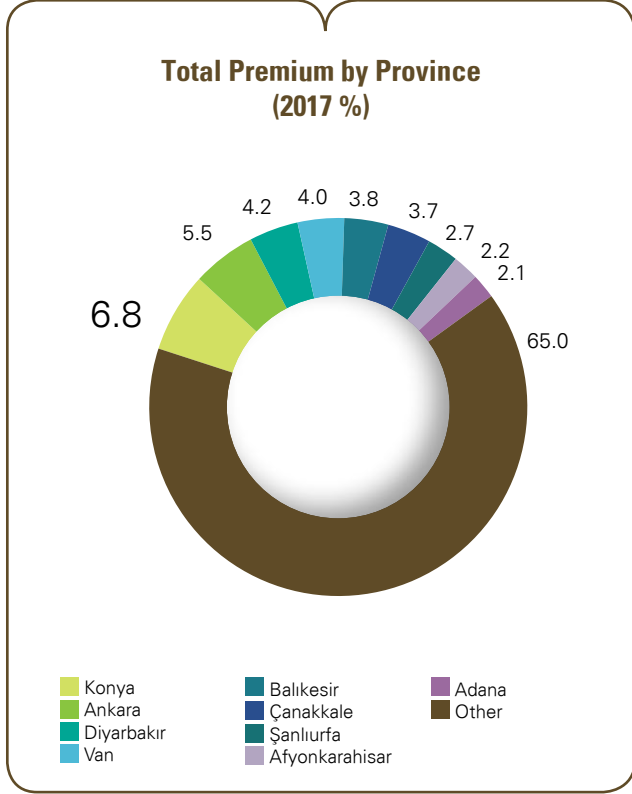
Province	2017 (HEAD)	2017 (%)	2018 (HEAD)	2018 (%)	Change (%)
Siirt	215,893	12.5	224,670	9.7	4.1
Antalya	101,561	5.9	131,400	5.7	29.4
Konya	67,736	3.9	115,502	5.0	70.5
Ankara	48,201	2.8	93,508	4.1	94.0
Kayseri	18,821	1.1	68,158	3.0	262.1
İzmir	63,068	3.7	63,396	2.8	0.5
Şırnak	40,360	2.3	59,557	2.6	47.6
Adana	33,797	2.0	58,209	2.5	72.2
Mardin	49,732	2.9	58,027	2.5	16.7
Van	34,521	2.0	56,091	2.4	62.5
Manisa	47,779	2.8	53,943	2.3	12.9
İğdır	25,508	1.5	46,315	2.0	81.6
Artvin	33,242	1.9	46,134	2.0	38.8
Çanakkale	43,709	2.5	45,767	2.0	4.7
Diyarbakır	37,453	2.2	44,022	1.9	17.5
Others	861,237	50.0	1,140,134	49.5	32.4
Grand Total	1,722,618	100.0	2,304,833	100.0	33.8

SUM INSURED BY PROVINCE



Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Siirt	82,299,007	9.0	112,603,820	7.1	36.8
Konya	42,552,826	4.6	94,726,576	5.9	122.6
Antalya	50,634,848	5.5	76,205,906	4.8	50.5
Ankara	32,471,915	3.5	74,842,649	4.7	130.5
Van	21,118,048	2.3	46,779,038	2.9	121.5
İzmir	34,836,607	3.8	43,806,326	2.7	25.7
Kayseri	12,423,107	1.4	42,426,824	2.7	241.5
Çanakkale	28,401,910	3.1	40,388,564	2.5	42.2
Adana	18,759,577	2.0	39,900,481	2.5	112.7
Manisa	23,701,944	2.6	39,221,810	2.5	65.5
Mardin	27,262,225	3.0	34,887,748	2.2	28.0
İğdır	15,066,416	1.6	34,722,058	2.2	130.5
Balıkesir	26,111,380	2.8	33,872,190	2.1	29.7
Diyarbakır	19,540,560	2.1	30,935,430	1.9	58.3
Niğde	22,904,039	2.5	29,198,627	1.8	27.5
Others	459,021,423	50.2	821,350,448	51.5	78.9
Grand Total	917,105,832	100.0	1,595,868,495	100.0	74.0

TOTAL PREMIUM BY PROVINCE



Province	2017 (TL)	2017 (%)	2018 (TL)	2018 (%)	Change (%)
Konya	2,464,398	6.8	5,002,194	8.6	103.0
Ankara	1,975,720	5.5	3,526,941	6.0	78.5
Van	1,429,425	4.0	2,657,078	4.5	85.9
Çanakkale	1,340,543	3.7	2,091,273	3.6	56.0
Balıkesir	1,352,393	3.8	1,947,395	3.3	44.0
Diyarbakır	1,510,578	4.2	1,943,777	3.3	28.7
Şanlıurfa	964,590	2.7	1,367,218	2.3	41.7
Manisa	702,168	2.0	1,337,940	2.3	90.5
Eskişehir	666,003	1.9	1,248,659	2.1	87.5
Adana	756,148	2.1	1,238,593	2.1	63.8
Kahramanmaraş	503,774	1.4	1,208,823	2.1	140.0
Karaman	424,017	1.2	1,177,907	2.0	177.8
Antalya	752,328	2.1	1,170,098	2.0	55.5
Kayseri	708,392	2.0	1,166,549	2.0	64.7
Afyonkarahisar	807,952	2.2	1,066,181	1.8	32.0
Others	19,626,582	54.5	30,353,602	52.0	54.7
Grand Total	35,985,011	100.0	58,504,228	100.0	62.6

DEVELOPMENT OF BEE HIVES INSURANCE BY YEARS

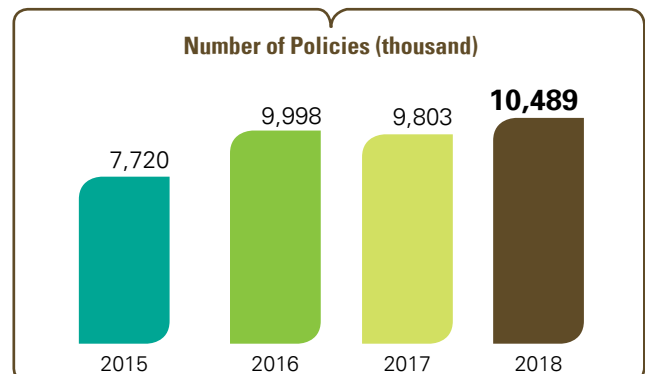
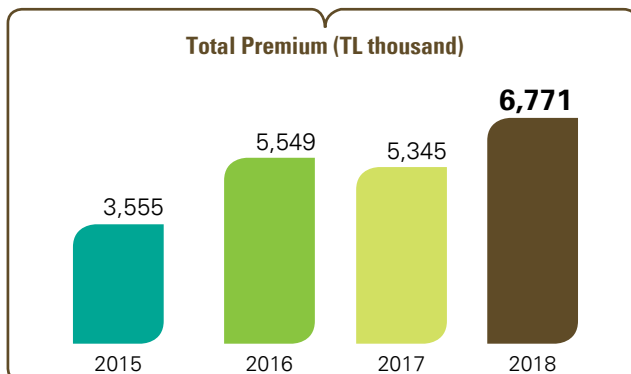
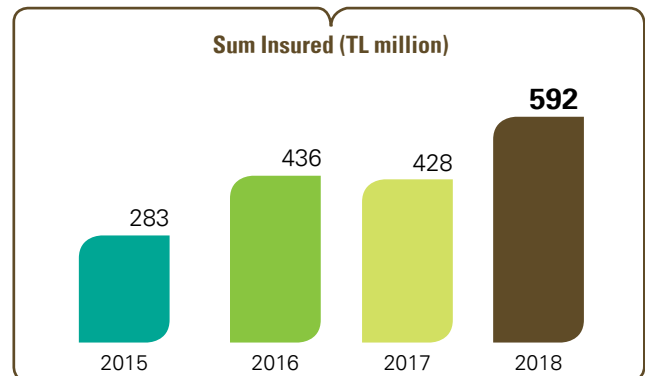
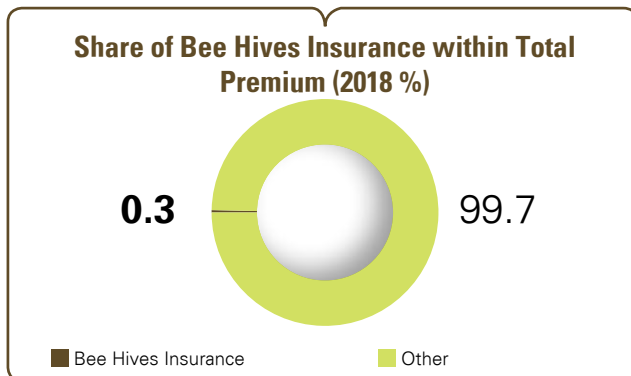
Scope of Insurance and Risks Insured

It covers direct damages to active (with bees in it) and modern hives with plates which are included in the coverage with the Decision of the President due to storms, whirlwinds, fire, landslide, earthquake, vehicle impact, flood, wild animal attack, collision, impact, overturn, burn etc. during transportation of hives. Bee colony is included in bee hives sum insured.

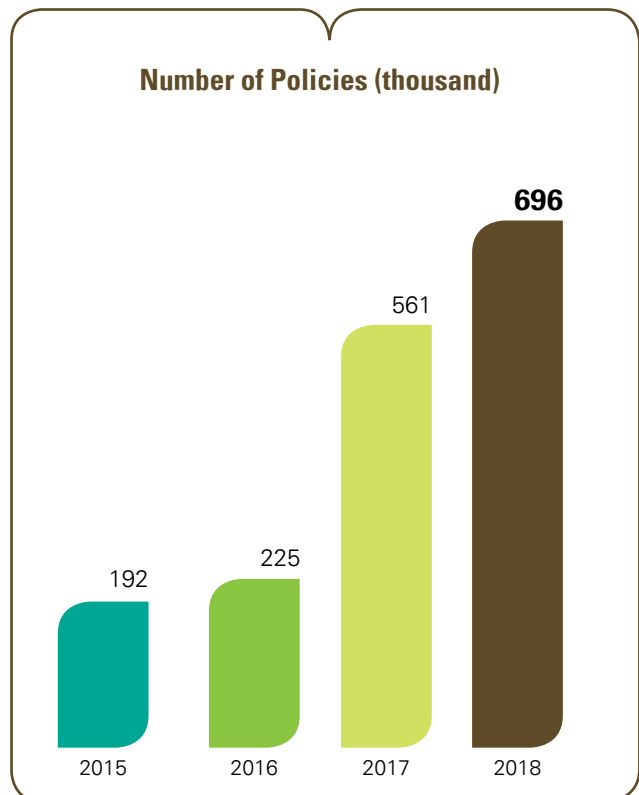
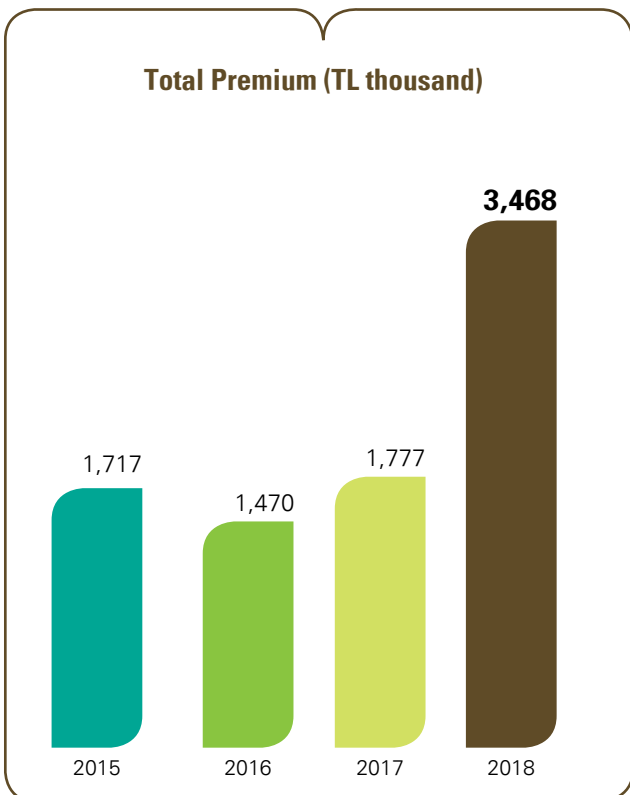
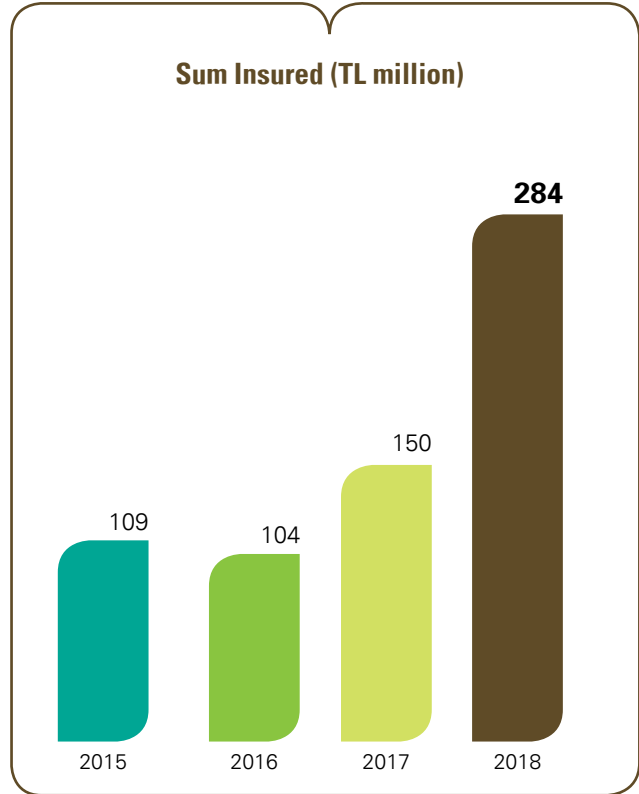
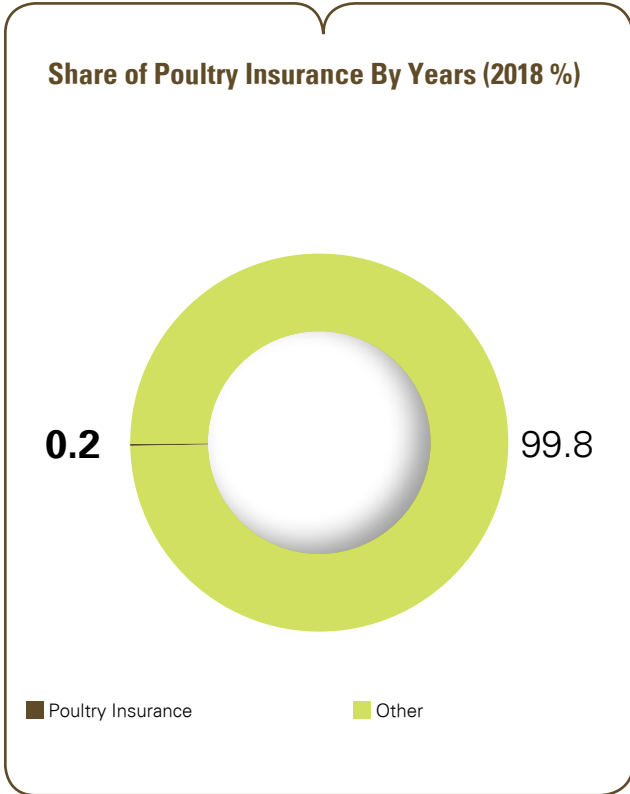
	Number of Policies (thousand)	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
2015	7,720	282,566,485	3,554,995	1,777,478	575,317
2016	9,998	435,842,005	5,549,143	2,774,547	718,708
2017	9,803	428,381,275	5,345,055	2,672,503	1,284,715
2018	10,489	591,737,550	6,770,876	3,385,414	1,473,105

* Loss adjustment expenses are included and outstanding amounts are excluded

INCREASE RATE			
	NUMBER OF POLICIES	SUM INSURED	TOTAL PREMIUM
2015	13.1%	17.1%	17.1%
2016	29.5%	54.2%	56.1%
2017	-2.0%	-1.7%	-3.7%
2018	7.0%	38.1%	26.7%



DEVELOPMENT OF POULTRY INSURANCE BY YEARS

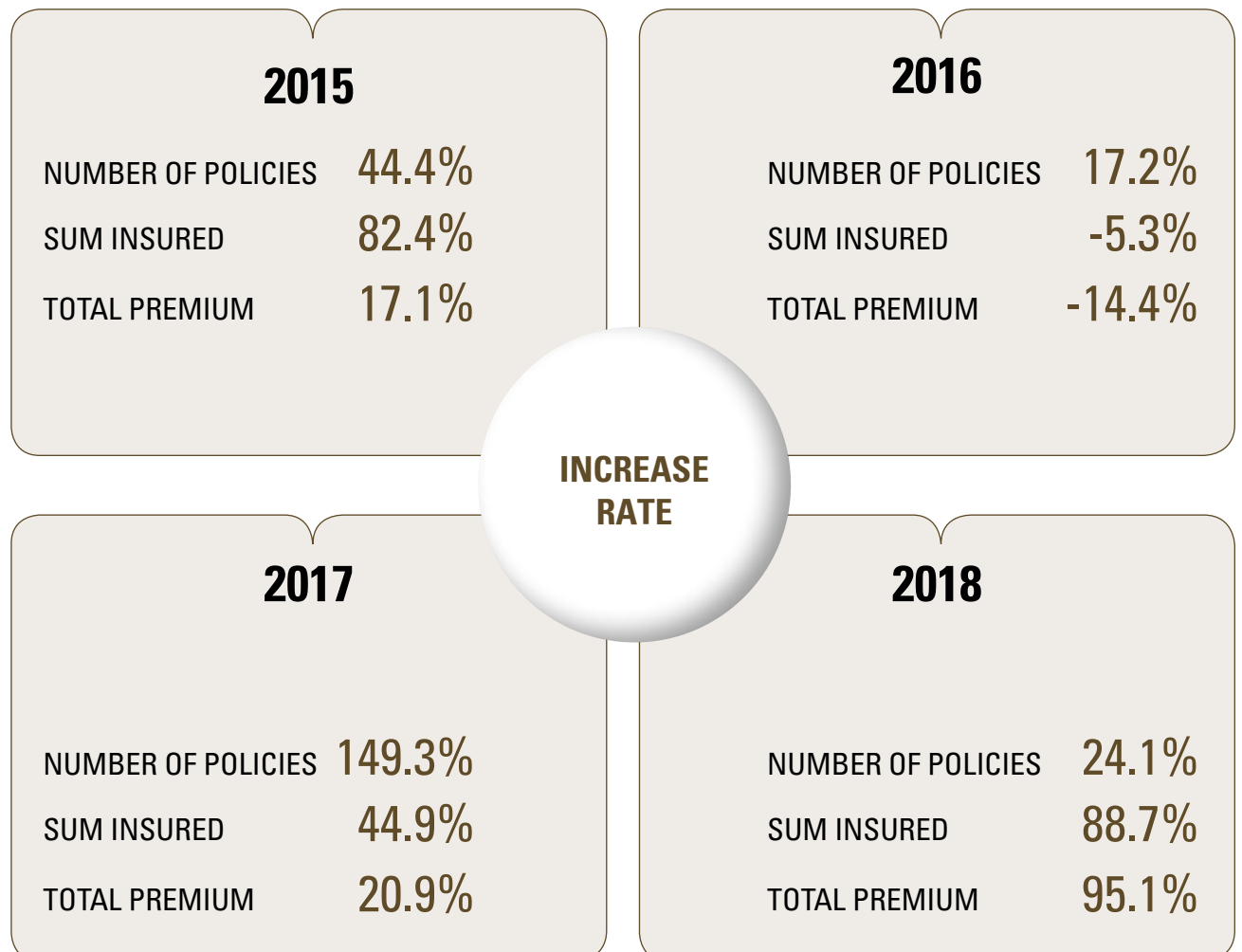


Scope of Insurance and Risks Insured

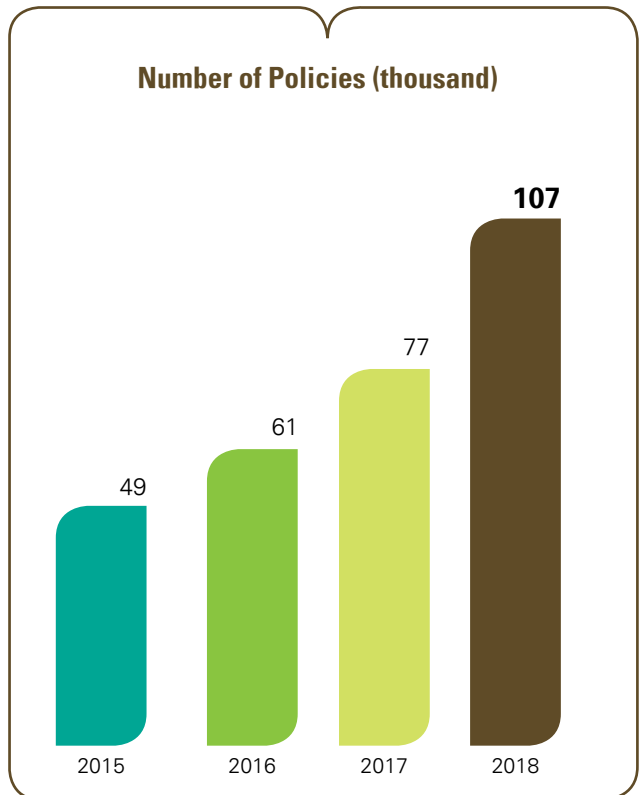
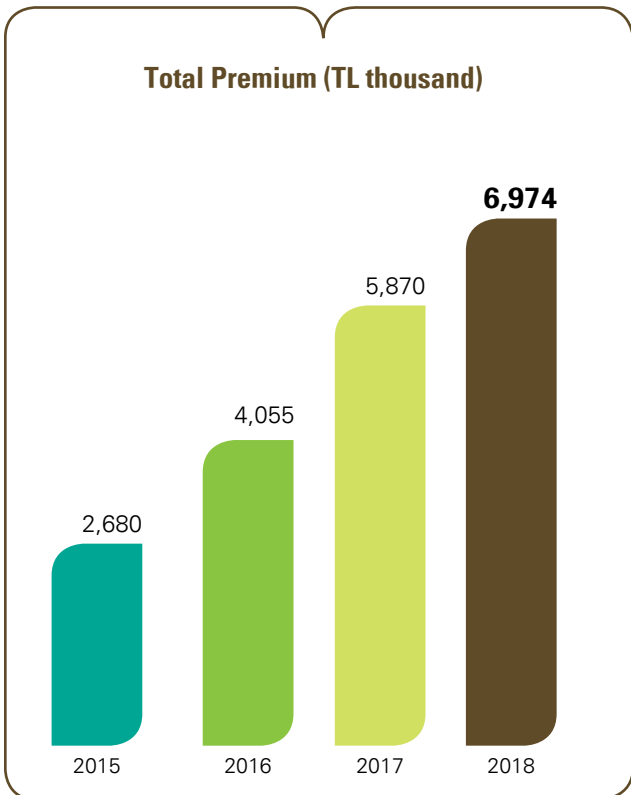
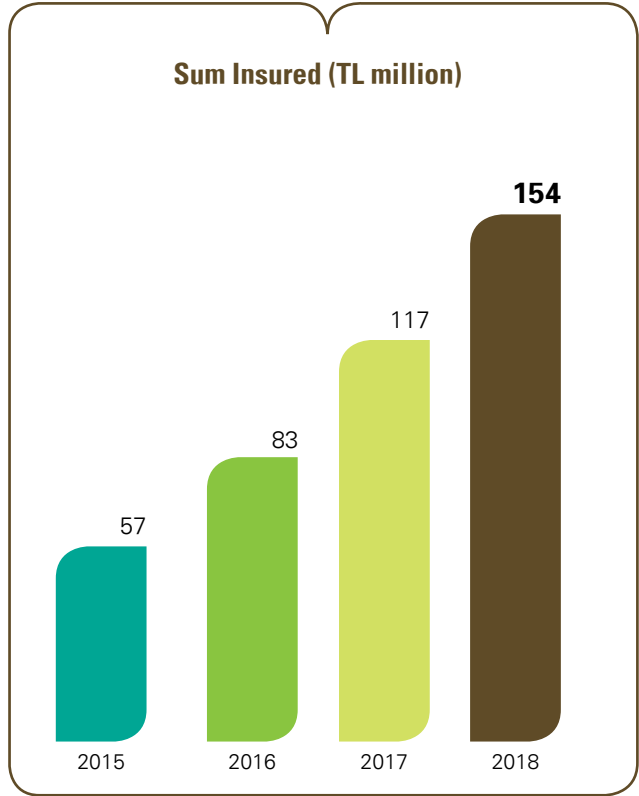
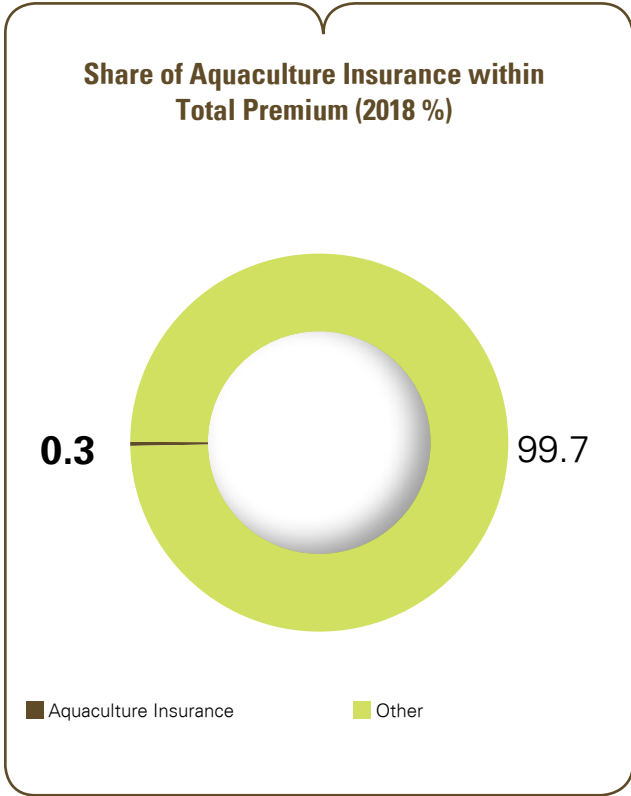
Following risks are covered in accordance with General Conditions and Tariff & Instructions: for the poultry animals grown in the closed facilities where bio-safety and hygiene measures are taken and the poultry animals grown in the open / semi-open facilities death and compulsory slaughter due to various poultry animal diseases other than the exclusions set forth in the General Conditions, accidents, intoxications, natural disasters, fire and explosion; optionally and with additional premium in the facilities which have negative salmonella test results death and compulsory slaughter due to pullorum and fowl typhoid.

	Number of Policies	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	696	283,511,665	3,468,267	1,734,132	882,133

* Loss adjustment expenses are included and outstanding amounts are excluded



DEVELOPMENT OF AQUACULTURE INSURANCE BY YEARS

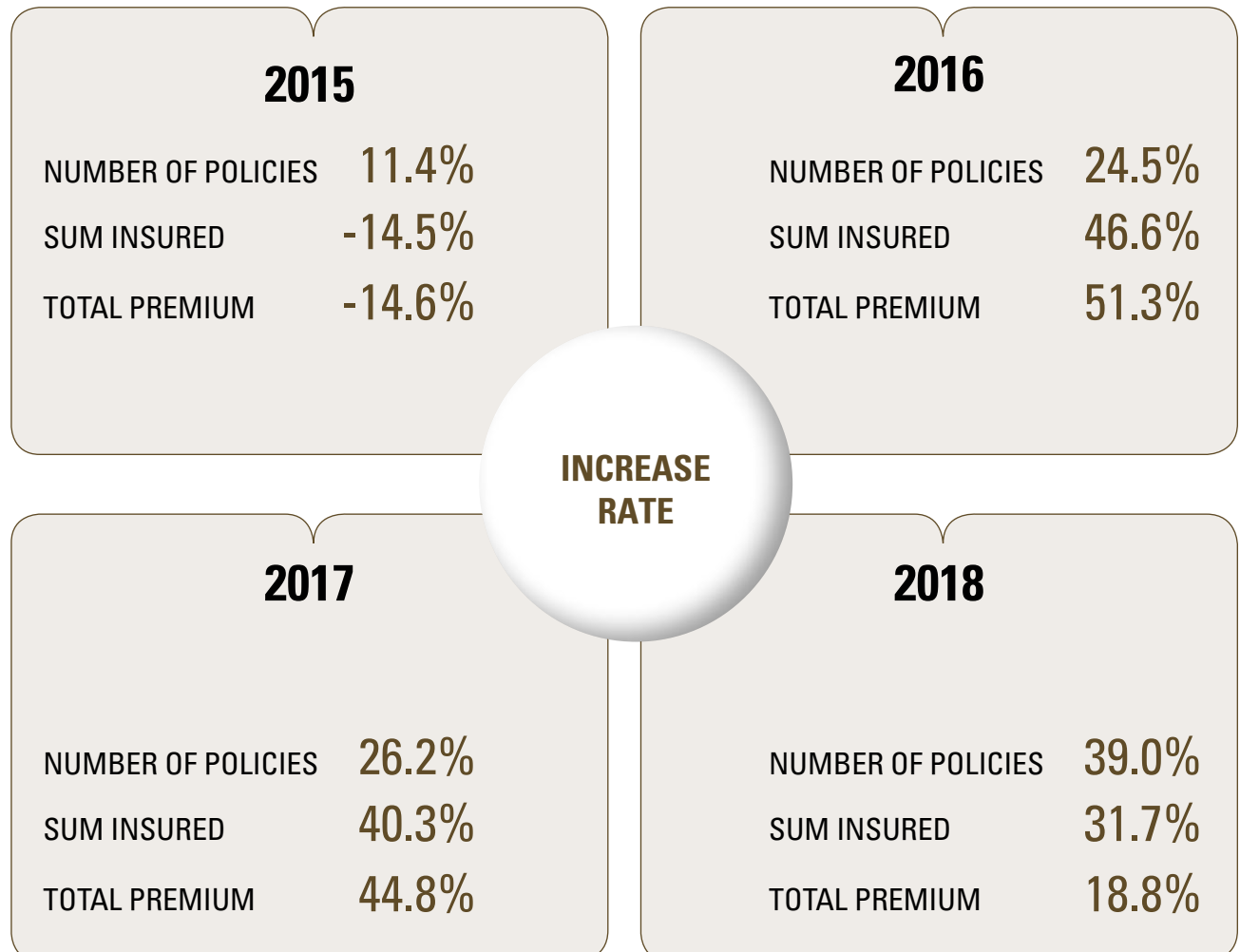


Scope of Insurance and Risks Insured

Following risks are covered in accordance with General Conditions and Tariff & Instructions: 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; death and physical losses due to diseases other than the exclusions set forth in the General Conditions, pollution and poisoning beyond the control of the growers, all types of natural disasters and accidents, predators, algae bloom and for cage and nets direct losses due to natural disasters, accidents, predators etc.

	Number of Policies (thousand)	Sum Insured (TL)	Total Premium (TL)	Government Premium Subsidy (TL)	Paid Loss (TL)*
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
2018	107	154,207,796	6,974,366	3,487,183	1,856,590

* Loss adjustment expenses are included and outstanding amounts are excluded



ACTIVITIES OF 2018



SEYİT KONYALI - OLIVES



ELMAS CUMCU - CORN DRYING



RAGIP SARI - BEE HIVE



HAKAN GÜMÜŞ - AQUACULTURE FARM

ACTIVITIES OF 2018

Agricultural Insurance Pool (TARSİM) Board of Directors, has held 11 meetings in 2018 and the activities performed based on the decisions taken are described below in detail.

1. LEGISLATION ACTIVITIES

The products/crops and risks to be covered in 2018 have been identified by the Ministerial Cabinet within the frame of the suggestions made by the Agricultural Insurance Pool (TARSİM) Board of Directors. In the scope of the Decision related to the Risks, Products/ Crops and Regions to be Covered and Rates of Premium Subsidy, the following have been placed under assurance;

In relation to Crop Insurance,

- Support (Wire Finishing) Systems in fruit orchards and vineyards,
- Barley, rye, oats, triticale and the certified seeds of them as well as wheat and certified wheat products within the coverage of District Based Drought Yield Insurance was included in the coverage.

In Cattle and Sheep & Goats Insurance, the foot and mouth disease and additional diseases (excluding vaccinated regions) and the additional diseases in Poultry Insurance have been included in the coverage for the facilities with 'free from diseases' certificate.

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 at the rate of 60% continues.

Also, the registration system HAYBIS abbreviation in Animal Insurances was changed as "Ministry of Food, Agriculture and Livestock Registration System".

2. TECHNICAL ACTIVITIES

2.1. Actuarial Activities

The insurance data that have occurred in Crop Insurance during 2006-2017 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 2018 were implemented. Accordingly;

- Premium loading ratios were revised in the parcels according to the damage and premium balance on the basis of risks.
- The time extension additional premium table for citrus fruits and olives was simplified in favor of the producer.
- In the damaged parcels due to risks more than one, the compensation calculation method was revised.
- The fennel and kumquat products were covered.
- The exemption rate in the coverage given depending on the rainfall risk for cherries was decreased and the tariff price was revised.
- The "Vehicle Impact" risk was covered for Hail Netting and Cover Systems which can be optionally insured.
- Cover Systems which can be optionally insured.
- Tree/Sapling Insurance tariff was revised.
- Fruit orchards and vineyards were covered against damages due to hail, hail weight, storm, whirlwind, fire, earthquake, landslide, flood and vehicle impact risks in Support (Wire Finishing) Systems,
- Frost and hail sensitivity classes were changed by considering cumulative damage premium rates of some products.

In Greenhouse Insurance,

- The application of determining risk category according to the risk analyzing the result in whirlwind insurance was initiated.

In Cattle Insurance,

- The feeder cattle tariff was decreased to one category and the tariff prices were simplified.
- The number of animals of narrow coverage tariff was revised.
- In extensive scope tariffs, the "Foot and Mouth Disease" insurance which is given on condition that all insurable animals in the facility are insured for those companies which have free from diseases certificate for the diseases given were extended excluding vaccinated regions.

- In extensive scope tariffs, Blue Tongue, Bovine Spongiform Encephalopathy (BSE), Rift Valley Fever, Contagious Bovine Pleuropneumonia, Enzootic Bovine Leukosis, Deer Epizootic Hemorrhagic Disease (EHD), Contagious Stomatitis (Vascular Stomatitis) diseases were covered on condition that all insurable animals in the facility are insured.
- The additional diseases were covered in Poultry Insurance.
- The Sheep and Goats Insurance tariff price was revised.
- Bee Hives Insurance tariff price was revised.
- In extensive scope tariffs, the "Mouth and Foot Disease" was covered (except regions vaccinated) with an optional additional premium for the facilities with free from diseases certificate on condition that all insurable animals in the facility are insured.
- In extensive scope tariffs, Blue Tongue, Peste de Petits Ruminants (PPR), Sheep and Goat Pox, Scrapie, Rift Valley Fever, Deer Epizootic Hemorrhagic Diseases (EHD) were covered on condition that all insurable animals in the facility are insured.

In Poultry Insurance extensive scope tariffs, Pullorum, Fowl Typhoid (Chicken Typhoid) were covered.

In Bee Hives Insurance, the tariff price table was revised.

The discounts of "Young Farmer" and "Woman Farmer" in all lines were started to be applied.

For 2019;

In Crop Insurance, the completion period of actuarial and infrastructure activities for the following subjects was initiated;

- The wheat, barley, rye, triticale, oats, and their certified seeds, as well as chickpea, green lentil, red lentil and their certified seeds which are grown in dry agricultural areas, were covered in District Based Drought Yield Insurance;
- The rainfall risk which may be optionally covered for cherry was also covered for grape and fig.
- The coverage for apple, pear, and quince will start from pink/white bud period.

In Cattle Insurance, the terror coverage was included in the extensive scope tariffs.

In Sheep and Goats Insurance, the abortion coverage was included in the extensive scope tariffs and the tariff prices were revised and the actuarial and infrastructure activities for these subjects were initiated.

Project Conducted with Hacettepe University Actuary Sciences Department

A consultancy project was initiated with Prof. Dr. Kasırga Yıldırak who is the lecturer in Actuary Sciences Department at Hacettepe University and his team in order to prepare portfolio risk software which will support activities/reports of TARSİM.

As a result of the studies, ROC curve studies which will confirm the diagnostic relation between the damage and the premiums applied in Crop Insurance by TARSİM was performed and the area under the curve was determined as 89%.

SAS Enterprise Miner and Analytics Pro Programs

In direction of a portfolio with a growing and developing coverage and product variety, various systems were researched by considering the fact that it is possible to carry out production, risk analyzing, correct pricing, actuarial analyses, evaluation, claim notification, loss adjuster assignment, damage determination and damage file control, compensation calculation and other operational transactions with the usage of technology.

Accordingly, TARSİM Data Analytics and Modeling Project were initiated and analysis programs which have strong analysis skill can be operated with a large amount of data, are user- friendly and less dependent on information technologies personnel were researched.

As a result of the long-term works, negotiations with the companies, reference visits, and evaluations, it was considered that the usage of "SAS Enterprise Miner and Analytics Pro" programs of SAS Company will be more beneficial in terms of carrying TARSİM to the future.

In this context, SAS Enterprise Miner and Analytics Pro Programs were purchased. The project-based works were initiated to analyze data in detail, to improve insurance and actuary applications and to create policy risk scores by using data analytics, advanced level statistical analyses and data mining works on SAS environment within Agricultural Insurances Pool (TARSİM).

2.2. R&D Activities

The products in the production fields were analyzed to obtain parameters required for insurance coverage activities in 22 products such as vegetables which are tomato, pepper, eggplant, cucumber, melon, watermelon, zucchini and the certified seeds of cannabis, linum and fennel and sumac, goji berry, cannabis, stevia, lemon balm, sage, green grass (barley, wheat, rye, triticale, oats) and indoor plant saplings for the works of coverage of agricultural insurance.

The product groups are created for figs, kiwi, and strawberry and the coverage starting dates for vine leaves were revised on a regional basis. The last harvest, policy first and last acceptance dates, policy periods, product unit prices and yield parameters were revised and defined in the System.

Ongoing and Concluded Projects

A project was prepared to reveal negative effects of excessive and timeless rainfalls on fruits in cooperation with the Research Institutes and the Universities. The tests were performed for fig and grape in 2018 in order to determine the damages of excessive and timeless rainfalls on some fruit types in ripening and harvest periods and to reveal the measurability of such damages and the necessary information for coverage was obtained.

The study of determining of cold resistance levels of the buds in fruits with soft seeds (apple, pear, quince) and the measurability of the frost hazard was concluded and the necessary information for coverage was obtained.

The project for determining the effect of the hail on wheat in different growing periods and the yield was concluded in cooperation with Edirne Trakya Agricultural Research Institute.

The project outputs obtained with the Project of Producing Drought Sensitive Soil Yield Groups Synthesis Maps from the soil maps produced by the Ministry of Agriculture and Forestry by using Geographical Information System (CBS) in cooperation with Ege University, Faculty of Agriculture was used in District Based Drought Yield Insurance.

The training and guidance services concerning wheat, barley, oat, rye and triticale products in District Based Drought Yield Insurance were given for Agricultural Insurance Loss Adjusters by Bahri Dağdaş International Agricultural Research Institute project team.

The frost and hail creation mechanisms and the preventive and reducing methods and technologies were analyzed with the Project of Researching Meteorological Damage and Risk Preventive or Reducing Methods and Technologies in Agriculture which was realized by Istanbul University, Faculty of Aeronautics and Astronautics, Meteorological Engineering. These methods and technologies were separately examined in the literature and in practice and application samples were given.

The Livestock Insurance applications were analyzed with the Project of Approach of Producers to Sheep and Goat Insurance and Researching of Risk Factors concerning these risk factors which was carried out by the project team of Selçuk University, Faculty of Veterinary Science, Department of Animal Science and it was shed light on the projects to be carried out in the future.

Projects which are realized and will continue in 2019

A project of Determining Sunburn on Grapes and Researching of Insurability in cooperation with Konya Selçuk University, Faculty of Agriculture, Pamukkale University and Çal Vocational High School,

A project of Determining Sunburn on Watermelons and Researching of Insurability in cooperation with Konya Selçuk University, Faculty of Agriculture and Alata Horticultural Research Institute,

A project of Researching Meteorological Damage and Risk Preventive or Reducing Methods and Technologies in cooperation with Ege University, Faculty of Agriculture,

Study with the title of "Separating of Cold Stress Risk in Apricot from Frost Risk and Precautions to be taken to reduce this risk" in cooperation with Malatya Turgut Özal University, Faculty of Agriculture.

3. REINSURANCE – FOREIGN RELATIONS

Since 2019 is the renewal year for the reinsurance agreements, the required works for the new reinsurance agreements were initiated in July 2018. The data realized between 2006-2017 for all agricultural insurance lines were analyzed and the evaluation for the year 2018 was performed with the results of the analyses and the applications which are planned to be changed or added for the year 2019 were shared with reinsurers.

The discounts made in the tariffs for 2019 with the changes in the coverage were adapted to the new reinsurance agreement. Since the results achieved within 3-year of the period were good, the negotiations were realized with the lead reinsurers for the reinsurance commission and it was decided to increase the commission rate. The new reinsurance agreement was executed for 3 years as in previous periods.

In order to increase the number of reinsurers and to provide geographical distribution; share of the existing reinsurers' share were decreased and the number of reinsurers were increased up to 25. In addition to the Quota Share Agreement; together with Government Loss Support and DASK protection risks of Agricultural Insurance Pool were substantially covered. Accordingly retention was increased as well.

The government loss support maintains from beginning of the system. This support consists of 3 groups; first one is for all insurance lines which means the total portfolio and the second one is only for District Based Drought Yield Insurance and third one is the sum of frost, Greenhouse and Aquaculture Insurances, Terror risk, FMD and additional diseases for livestock lines.

In parallel with the Government Loss Support; a Stop Loss Agreement was executed with DASK in three different sections for general reinsurance plan which means sum of all insurance lines, District Based Drought Yield Insurance and lastly frost, Greenhouse and Aquaculture Insurances, Terror risk, FMD and additional diseases for livestock lines.

Several meetings were conducted with the foreign reinsurers, brokers and various institutions related to agriculture within the year where previous years' data was evaluated and the information was given regarding the planned projects for the next period.

The works related to the agricultural insurances to be applied in direction of the consultancy of Turkey was realized in Azerbaijan since 2017 and a big step was taken. The "Agreement of Declaration of Will for Mutual Cooperation in the Field of Agricultural Insurances" was signed by the Ministers of Agriculture of both countries.

Specialist / Assistant specialist programs which was organized regularly for the last 4 years maintained.

Through this program Specialist and Specialist Assistant employees obtains the opportunity to see how similar processes are conducted abroad and different applications. One of our reinsurer was visited in Zurich, Switzerland accordingly.

Other activities which were performed in the field of foreign relations all the year-round besides these works are as follows:

- Zurich / Switzerland and Paris / France were visited between 27 February and 1 March. The main purpose of this visit is to bring forward our offer to organize the AIAG Congress in Turkey in 2021 which was organized every 2 years in different country by the Union of International Agricultural Insurers (AIAG). In line with this offer, it was accepted to organize the 36th Congress in Istanbul in 2021.
- We participated in the International Agricultural Insurances, Reinsurance and Brokership Conference organized in Belgrade, Serbia by Agroinsurance International between 16-18 April.
- In the organization, the negotiations were realized with the related institutions.
- The representatives of Turkish Grain Board (TMO) and Swiss Re were hosted in 24 April and information was obtained regarding the remote sensing applications.
- We participated in the international seminar with title "Financial Protection for Reducing Agricultural Risks in Bangladesh" which was organized on 13-14 May in Dhaka, Bangladesh. A presentation related to Agricultural Insurances Pool (TARSİM) was made in the part of Weather Disasters and Reducing Agricultural Risks of the seminar and the questions asked by the participants and the moderator in the panel which Agricultural Disaster Risks Protection Alternatives were replied.
- We participated in the 15th International ALASA (Latin America Crop Insurance Development Union) Congress which was organized on 16-18 May in Lima, Peru and the information related to the works and projects realized by Agricultural Insurance Pool (TARSİM) was given.
- We participated in the Workshop for Establishing an Agricultural Insurance System in Republic of Azerbaijan which was organized between 21-24 May in Baku, Azerbaijan. Pursuant to the program, the general evaluations related to agricultural applications, farmer registration system, meteorological infrastructure data and the insurance sector in Azerbaijan were made. In the workshop where the loan institutions in agriculture and agricultural loan-insurance relation were evaluated, the information related to the agricultural applications in Turkey and TARSİM model was given.

- We participated to the Agricultural Insurances Seminar which was organized by Mapfre Re on 29-31 May in Madrid and Valladolid, Spain and the information related to TARSİM model for the representatives from different countries were given. Following the presentations which Agricultural Insurance System in Spain was discussed in detail, the information related to Drought Insurance which is applied in Spain and the loss adjustment process was given. During the field visits on the last day of the seminar, detailed information concerning drought loss adjustment was given practically.
- The representatives of the international reinsurers in the current reinsurance agreement placement participated in the field tour organized on 5-8 June in Mardin. In the field tour, the yield of wheat was determined and the pistachio garden and sheep and goat farm were visited.
- A visit to the subject with title of "Human Resources and Training" was organized in coordination with the Agroseguro and Mapfre Re on 3-7 June in Madrid, Spain. The representatives of both institutions shared information.
- We participated in the Congress of Insurance in Azerbaijan: New Aspects which was organized by Xprimm on 21-22 June in Baku, Azerbaijan. In the program which lasted for two days, the presentations with the titles of the insurance sector in Azerbaijan, opportunities and the effects of technology on the insurance sector were made.
- The officials from SCOR company participated in the Board Meeting of Agricultural Insurances Pool (TARSİM) which was conducted on 26 June in Istanbul. A presentation related to revenue insurance programs applied in the world was made and the applicability of the revenue insurance in Turkey was discussed.
- The representatives from Hannover Re and ARC (Agriculture Reinsurance Consultants) companies were hosted in the Head Office of Agricultural Insurances Pool (TARSİM) on 31 July. The information concerning the process of Government Supported Agricultural Insurance System, coverage, lines and innovations started to be applied in 2018 was given in the meeting and the cooperation which may be realized in the future was discussed.
- A training program for Insurance Law was organized with Hannover Re on 2-5 September in Hannover, Germany. The representatives of both institutions shared information.
- We visited Berlin, Germany between 25-26 September and the meetings were conducted for remote sensing applications with Planet Company.
- The committee consisting of officials from Chinese Agricultural Reinsurance Pool and Chinese Insurance companies visited Directorate General of Agricultural Insurances Pool (TARSİM) on 30 November.
- In the negotiations where information related to agricultural insurance applications in China was taken and the information related to Government Supported Agricultural Insurances was given, the cooperation works which may be realized with Chinese Agricultural Reinsurance Pool in the future were evaluated.
- We participated in the Agricultural Insurances Conference which was organized on 1 November in Skopje, Macedonia. At the Conference where the Deputy Prime Minister and the Minister of Agriculture of Macedonia participated, the presentations concerning TARSİM model and the agricultural insurance systems which are applied in Austria and Poland were made. The opinions related to agricultural insurance system which was planned to be developed in Macedonia were presented.
- The officials from Palestine Agricultural Risks Reducing and Insurance Fund and Palestine Embassy in Ankara visited the Head Office of Agricultural Insurances Pool (TARSİM) on 12-13 November. In the meetings which lasted for 2 days, the consultancy service concerning a model similar to TARSİM which was planned to be established in Palestine was given. On the first day of the program, the information concerning agricultural sector in Turkey, the registration systems in the agriculture, the general structure of the System, the legal frame and legislation, the challenges for the last 10 years and the results and the applications were given. On the second day, the information concerning policy/damage periods, damage organization and compensation criteria were given. The information concerning cooperation which may be realized in the future was exchanged.

4. SYSTEM ACTIVITIES

4.1. Business Development Activities

The featured titles within the frame of Business Development Activities are as follows:

- The system activities concerning all amendments in the General Conditions and the Tariff Instructions were completed and the System applications and business processes were revised.
- The Corporate Mobile application "TARSİM Mobil" which provides access to the applications concerning Agricultural Insurance via smartphones and tablets was put into service on Android and IOS platforms.
- You can access to the latest and breaking news and statistical data related to Agricultural Insurances Pool (TARSİM) via the application and you can obtain detailed information from Information Form and policy inquiry section for your questions and requests. The producers can notify claims for all Agricultural Insurance lines over TARSİM Mobil. TARSİM Mobil can be downloaded in smartphones and tablets from application stores of Google Play Store and App Store.
- TARSİM Tablet Application which is supported with TARSİM Geographical Information Systems services was updated by using location-based services and smart maps. The instant location/time information provided via tablets started to contribute in many fields from "Loss Adjuster Audit" processes to "Loss Adjuster Permanent/Temporary Residence" works, from "Loss Adjuster Assignment" processes to "Daily Route" works, from "Damage Examination Warning" works to "Policy Assessment" processes.
- The damage determination process of Bee Hives Insurance was taken on the mobile application.
- The signature procedures of agricultural insurance loss adjusters were taken on the mobile application.
- The number of channels to notify damages was increased to maximize the satisfaction of the producers. The notices of claims for the policies in the lines of Government Supported Crop Insurance and Greenhouse Insurance which are organized by the agencies of the Authorized Insurance Companies www.tarsim.gov.tr can be sent directly over Policy Inquiry/Claim Notification screen in the corporate website
- TARSİM Mobil application was put into practice in order to access to the applications related to the agricultural insurances via smartphones and tablets location and time-independent and to provide sustainability in the communication with the stakeholders. Users can access to the latest and breaking news and statistical data related to Agricultural Insurances Pool (TARSİM) via the application and they can obtain detailed information from Information Form and policy inquiry section for their questions and requests. The producers started to notify claims for all Agricultural Insurance lines over TARSİM Mobil.
- The application of "Crop Block Policy Entry" was activated in policy issue for field crops in Crop Insurance in order to facilitate policy issue and to use time more efficiently. Via this application, the opportunity to issue a policy for the different parcels of the same field crops in the same district of the same producer at once was provided for the Insurance Companies.
- An "International Address Database" infrastructure was created and it was updated with the data of 2018; the updated information on provinces/districts/quarters was started to be used in TARSİM Geographical Information System applications.
- The integration activities were carried out with the General Directorate of Land Registry and Cadastre (TKGM). In line with these activities, the synchronization to inquire and verify city block/ parcel information and to inquire past parcel information was provided. Thanks to this structure which makes a direct contribution to decision support processes of damage and risk activities, the accurate and reliable data can be added in the business processes of the System.
- The integration activities were carried out with the Ministry of Agriculture and Forestry Farmer Registration System (ÇKS). The transmission/synchronization of agricultural parcel information of the producers in the System and the presentation of the land ranges on the map were provided through these activities and the updated information of the lands was started to be used in policy issue/examination, loss adjustment, and risk analysis procedures.
- A Geographical Information Systems infrastructure was created for District Based Drought Yield Insurance activities. The structure which was supported with support/production data and soil yield groups made a direct contribution to the operation processes in loss adjuster assignment, field yield analysis activities.

- Remote Sensing Technologies research/development activities were initiated. The accuracy of the information obtained started to be verified and interpreted by the decision support units by analyzing satellite images. The analyses of the data pool which will be useful in especially risk analysis and damage determination activities initiated.

4.2. System Infrastructure Activities

- Some arrangements were made in the System and the business processes in accordance with the Personal Data Protection Law.
- All correspondences in and out of the company were transferred to the digital media and the Electrical Document Management System (EBYS) started to be used.
- We examined the Control Targets for Information and Relevant Technologies (COBIT) in order to determine the improvements to be made for information system processes and to give service in high standards and we take action over the results and started activities.
- The network and infrastructure of "Kayseri Regional Directorate" which was put into service were prepared for operations.
- We integrated with Turkish Union of Chambers and Exchange Commodities (TOBB) in order to increase the safety of the connection between the system and the agencies. The transactions of the users who are not registered in TOBB were prevented.
- Loss Adjuster Technology Support Call Center" and "Mobile Loss Adjuster Support Line" were created to give support about mobile applications and TARNET displays for the Agricultural Insurance loss adjusters.

5. CLAIM PROCESSES AND LOSS ADJUSTER ACTIVITIES

5.1. Crop Insurance Claim Processes

In Crop Insurance, we have processed 237 thousand 460 claim notifications. Hail stands out among damage reasons. The hail damages which were efficient in the previous years were lower in 2018.

The high number of hail damage became prominent in product distribution and the wheat ranked first among the product for which hail damage was notified. Wheat was followed by apricot, apple, barley, and hazelnut. Malatya ranked first among provinces where the highest notices of claims were sent and it was followed by Manisa, Mersin, Ordu, and Isparta.

In this context, 128 thousand 885 damages subjecting to compensation were determined and paid. There is a compensation payment of TL 763 million in Crop Insurance and there is an increase in the damages at the rate of 22% when compared to 2017.

In Greenhouse Insurance, 6,117 notices were processed. The compensation over TL 33 million was paid.

5.2. Livestock Insurance Damage Processes

In Crop Insurance, we have processed 115 thousand 945 notices of claims. When the reasons of damages were analyzed, it is seen that the diseases come to the forefront in Cattle, Sheep and Goats and Poultry Insurances and the natural disasters come to the forefront in Aquaculture and Bee Hives Insurances.

When compared to the year 2017, there is an increase in the number of claim notifications in parallel to the increase in premium and the number of insured animals at the rate of 31%. Approximately 800 Agricultural Insurances Pool Loss Adjusters assigned to determine Livestock Insurance damages.

5.3. Crop Insurance and Greenhouse Insurance Loss Adjuster Activities

Claim of notification were evaluated, loss adjusters were assigned, and required works were carried out to provide objective, transparent, accountable and quick loss adjustment, yield assessment and risk analyzing.

- Loss Adjuster Performance System was created to provide loss adjuster selection, to be assigned for damage and risk analysis for Crop Insurance and Greenhouse Insurance.
- Loss Adjuster Momentary Follow application was started up to carry out loss adjuster inspection transactions. Through this application, it is possible to determine the location of the loss adjuster for damage / risk work s/he was assigned for.

- Loss adjuster km Follow-up Application was started up to control the validity of the road (km) they took due to their damage and risk inspection assignment. With this application, km taken by the loss adjuster during the assignment is automatically calculated and shown on price entrance screen.
- Personnel information of the loss adjusters who successfully passed Agricultural Insurance Loss Adjuster Exam and have been entitled to be Agricultural Insurance Pool Loss Adjuster was defined and necessary transactions have been carried out to print loss adjuster cards through Turkish Union of Chambers and Exchange Commodities (TOBB).
- We started to use the program using a performance system and providing automatic assigning for damage and risk inspections for Crop Insurance and Greenhouse Insurance.
- To provide loss adjuster inspection, inspection criteria point scale has been renewed and TARSİM Mobile has been started up.

6. ACTIVITIES REGARDING REGIONAL DIRECTORATES

Works were carried out to determine the standards concerning works and processes of Regional Directorates and to provide coordination and standardization in common works.

Through the developing and growing structure, Kayseri Regional Directorate started its activity as of December. Activity area of the new Regional Directorate includes Kayseri, Kırşehir, Yozgat, Nevşehir, and Niğde.

7. PUBLICITY

With the publicity activities,

- 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:

- 7.1. Publicity and Informational Meetings
- 7.2. Special Projects and Sponsorships
- 7.3. Media Relations
- 7.4. Advertisements and Campaigns

7.1. Publicity and Information Meetings

The meetings, in which State Supported Agricultural Insurance System and its applications, as well as the innovations for 2018 were publicized, were conducted in provinces, districts, villages and towns.

In total, **3,127** informative and introduction meetings were held and through these meetings

80 provinces were reached. The number of meetings increased by **183%** compared to the previous year.

The provinces reached with these meetings are listed below: Adana, Adıyaman, Afyonkarahisar, Ağrı, Aksaray, Amasya, Ankara, Antalya, Ardahan, Artvin, Aydın, Balıkesir, Bartın, Batman, Bayburt, Bilecik, Bingöl, Bitlis, Bolu, Burdur, Bursa, Çanakkale, Çankırı, Çorum, Denizli, Diyarbakır, Düzce, Edirne, Elazığ, Erzincan, Erzurum, Eskişehir, Gaziantep, Giresun, Gümüşhane, Hatay, Iğdır, Isparta, Mersin, İstanbul, İzmir, Kars, Kastamonu, Kayseri, Kırıkkale, Kırklareli, Kırşehir, Kilis, Kocaeli, Konya, Kütahya, Malatya, Manisa, Kahramanmaraş, Karabük, Karaman, Mardin, Muğla, Muş, Nevşehir, Niğde,

Ordu, Osmaniye, Rize, Sakarya, Samsun, Siirt, Sinop, Sivas, Tekirdağ, Tokat, Trabzon, Tunceli, Şanlıurfa, Şırnak, Uşak, Van, 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 adjusters, and agencies as well as the producers.

Visits to Partner Institutions

We visited partner institutions together with participants from General Directorate and Regional Directorate and gave information about Agricultural Insurances Pool (TARSİM). We visited mostly Provincial-District Food, Agricultural and Livestock directorates, agencies of Insurance Companies, Agricultural Credit Cooperatives, Chambers of Agriculture, Banks, and Unions. In 2018, **3,899** visits to Partner Institutions were carried out.

7.2. Special Projects and Sponsorships

Sponsorship activities were carried out and some special communication projects were applied to increase corporate reputation, to make Agricultural Insurances Pool (TARSİM) visible, to fulfill social responsibility and to maintain effective communication with partners.

Some of sponsorships and projects are as follows: Sponsorship for "Farklı Bakış" program of TRT Haber

We provided sponsorship for 7 episodes of the program named "Farklı Bakış" which was broadcasted on TRT Haber every 15 days, presented by Alev Nallar Emiroğlu with the participation and support of the journalist, Noyan Doğan.

The program, where questions of the audience about agricultural insurance, received by SMS, e-mail, and phone are answered by TARSİM experts and exterior shooting is also available, was broadcasted at 12:15 every Saturday.

Sponsorship for "TARSİM ile Sigortalı Tarım" on Bereket TV

TARSİM provided sponsorship for 7 episodes of "Sigortalı Tarım" broadcasted on Bereket TV and presented by Umut Özdi. The program is broadcasted as recorded broadcasting every Monday or as live every Tuesday at 19:00 with the participation of TARSİM.

In the programs, TARSİM public service ad/advertisement has been broadcasted and questions of the audience about agricultural insurance have been answered.

Sponsorship for Çanakkale Boğazgücü Disabled Youth and Sports Club

We provided sponsorship for Çanakkale Boğazgücü Disabled Youth and Sport Club. Within this scope, logo was applied on the uniform for 2018-2019 season and TARSİM logo was applied to disabled vehicle.

4th Sponsorship for Turkish Veterinary Medicine Congress

We provided silver sponsorship to 4th Turkish Veterinary Medicine Congress held in Antalya between 29 March - 1 April and gave information at TARSİM introduction booth.

Sponsorship for Bloomberg HT Agriculture and Food Summit

We provided sponsorship for Agriculture and Food Summit held on 2 May by Bloomberg HT.

Within the scope of sponsorship, in the session called "Financing and Risk Management of the Farmer" in the Summit, we emphasized the importance of agricultural insurance for sustainable agriculture and gave information about System.

13th Sponsorship for Turkish Insurance Companies Summit

We provided sponsorship for 13th Turkish Insurance Companies Summit held in Trabzon between 6-13 May. We attended as a speaker to the Summit where problems and solutions of the insurance sector were discussed and we gave information at TARSİM introduction booth.

Insurance Week Celebrations

Every year, last week of May is celebrated as Insurance Week. Accordingly, we participated in various events and meeting through Agricultural Insurance Pool (TARSİM) Regional Directorates in the last week of May, we gave information about TARSİM and presented introductory materials.

6th Sponsorship for International Muğla Bee Hives and Honeydew Honey Congress

We provided sponsorship to 6th International Bee Hives and Honeydew Honey Congress held between 15-19 October in Muğla, Fethiye. Within this scope, we gave information at TARSİM introduction booth, we made a presentation in the meeting named "State Supported Bee Hives Insurance" in the congress and questions were answered.

Sponsorship Entrepreneur Woman Farmers Award Ceremony

We provided sponsorship to Entrepreneur Woman Farmers Award Ceremony organized in Ankara on 16 October by the Ministry of Agriculture and Forestry Farmer with the participation of Prime Minister Recep Tayyip Erdoğan's wife Emine Erdoğan. Accordingly, we gave information at TARSİM booth.

TARSİM 2018 Agriculture and Risk Photo Contest

With the contribution of İFSAK (Istanbul Photography and Cinema Amateur Society) which is one of the essential institution for photography and cinema, 4th of TARSİM Photo Contest was organized with the concept of "Agriculture and Risk". With Photo Contest, agricultural activities have been emphasized, also it was stated that any interruption in these activities may lead to negative results and it was aimed to increase Agricultural Insurance awareness throughout the country.

The Contest, which indicates the importance given by TARSİM to photography, was participated by Members of Jury, Representatives of Photographic Arts Federation of Turkey (TFSF), senior management of Agricultural Insurance Pool (TARSİM), Board of Directors of Istanbul Photography and Cinema Amateur Society (İFSAK) and everyone residing in Turkey and over 18-years-old. Application to the contest was made online via www.Tfsfonayliyarismalar.org and free. Application term started in November and ended on 31 December.

Visits to Village Schools

Schools are visited to raise awareness of children, farmers of the future, about Agricultural Insurance.

We reached 40 thousand children through the visits made to preliminary schools throughout the country during the 2018-2019 school year. During the visits, officials from General Directorate and Regional Directorate of Agricultural Insurance Pool (TARSİM) gave information to school managements, teachers and students about agricultural insurance and gift sets were given to the children.

Besides Anatolia, we visited the schools in Ümraniye, Istanbul during November.

Sending SMS to Growers

SMS was sent to the growers registered in Farmer Registration System (ÇKS) of Ministry of Agriculture and Forestry on 29 January to announce that barley, oat, rye, and triticale, as well as wheat, were included within the scope of District Based Drought Yield Insurance as of 2018 within the framework of State Supported Agricultural Insurance System and 5% discount will be applied to woman and young farmers.

On 5 November, SMS was sent to the growers registered in Farmer Registration System (ÇKS) throughout Turkey to announce that policy processes were initiated for Crop Insurance with the new production season.

7.3 MEDIA RELATIONS

Various works were carried out to provide information through media.

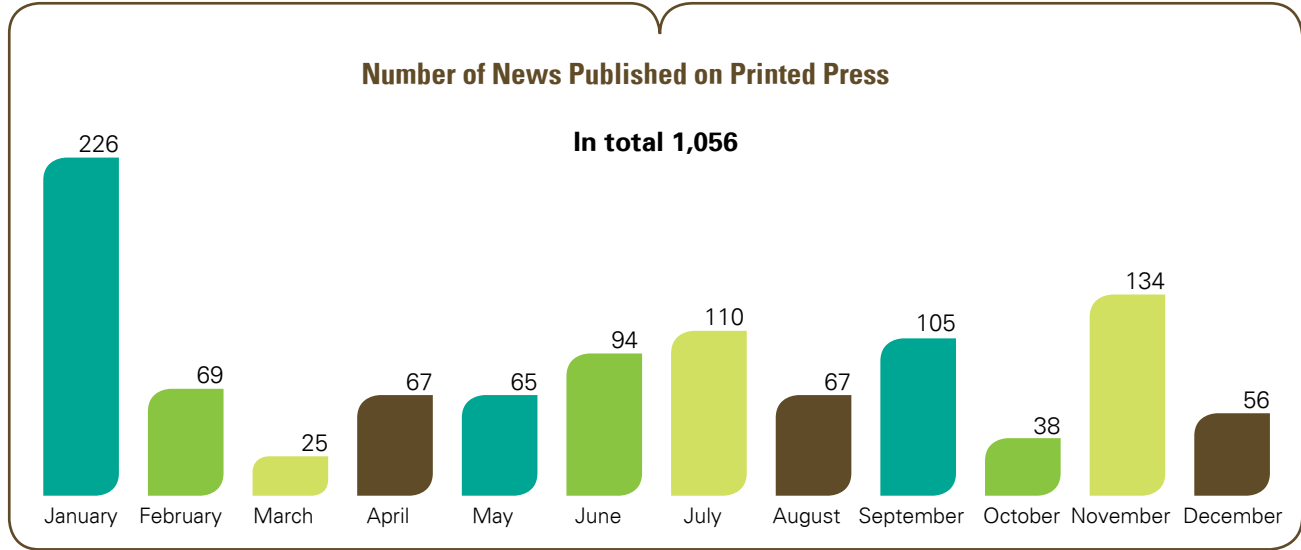
Press Conference

A press conference was held in Istanbul on 23 January and we gave information about innovations in State Supported Agricultural Insurance in 2018 and development of the System during 11 years and its future targets.

Press Releases

Press releases were provided to the national and local press for the followings:

January	<p>"Insurance Time for apricot Growers" "Agricultural Insurance Evaluated" "Insurance Time for Nut Growers!"</p>
February	<p>"Insured Agriculture" on air!" "Policy Admission Date extended for Drought Insurance"</p>
March	<p>"TARSİM Photo Contest Result Declared!" "TARSİM continues its foreign contacts!"</p>
April	<p>"TARSİM Supports Livestock" "Agricultural Insurance Increased in the New Year!"</p>
May	<p>"Happy Insurance Week!" "TARSİM Received Prize of Project of the Year!" "TARSİM Celebrated Farmers!" "TARSİM gets ready to treat "sunburns"!" "TARSİM: Our Farmers are Valuable for us"</p>
June	<p>"TARSİM paid TL 136 million as damage payment! / Konya Regional Directorate" "TARSİM paid TL 35 million as damage payment! / Tekirdağ Regional Directorate" "TARSİM paid TL 35 million as damage payment! / Giresun Regional Directorate" "TARSİM paid TL 159 million as damage payment! / Adana Regional Directorate" "TARSİM paid TL 151 million as damage payment! Manisa Regional Directorate" "TARSİM is in Spain" "TARSİM paid TL 121 million as damage payment! / Antalya Regional Directorate" "TARSİM paid TL 110 million as damage payment! / Malatya Regional Directorate" "TARSİM is a role model in Azerbaijan" "TARSİM was a special guest of Latin America Crop Insurance Development Union (ALASA)"</p>
July	<p>"Asset Value of Insured increased by 28% in agriculture!" "Two Prizes for TARSİM!"</p>
August	<p>"TARSİM gave good news to the Growers about TL 130 million payment on holiday!" "Now, It Is Very Easy for Farmers to notify the Damages!"</p>
September	<p>"It is started to make payment for Drought Insurance!" "Warning by TARSİM: "It's time to have a Greenhouse Insurance!" "TARSİM Mobile is now available!"</p>
October	<p>"New President of TARSİM is Hasan Özlü!" "TARSİM will host 36th AIAG Congress!" "TARSİM builds the future with technology!"</p>
November	<p>"TARSİM follows the Damage from Satellite!" "Photos telling the Risk in Agriculture in the best way will compete!" "New Production Season in Crop Insurance"</p>
December	<p>"TARSİM Kayseri Regional Directorate was put into service" "Agricultural Insurance Cooperation Protocol was signed between Turkey and Azerbaijan!" "TARSİM reached 40 thousand children in Anatolia!"</p>



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:

Çiftçi TV, Tarım Türk TV, TRT Çukurova Radyosu, Hayatımız Sigortalı Dergisi, Web Tarım TV, Capital Dergisi, Milli Gazete, Milliyet, Yeni Malatya Gazetesi, TRT Antalya Radyosu, Bloomberg HT TV, ARB 24 (Azerbaycan Kanalı), Anadolu Ajansı, Dünya Gazetesi, Sigortacı Gazetesi, Best Dergisi, A Para TV, Tohum Dergisi, Derin Ekonomi Dergisi, TV Net, TRT Radyo Haber, Yeni Şafak Gazetesi Tarım Eki, Yeni Asır Gazetesi, Mersin Sanayi ve Ticaret Odası Gazetesi.

7.4. Advertisements, Campaigns and Printed Media

7.4.1. Advertisements

Printed Press Advertisements

Advertisements have been published in publications of Muhtarların Sesi Gazetesi, Çiftçi ve Köy Dünyası Dergisi, Harman Time Dergisi, Türkiye Damızlık Sığır Yetiştiricileri Merkez Birliği Dergisi, Türk Veteriner Hekimleri Birliği Dergisi, GAP Dergisi, 4 Mevsim Tarım Dergisi, Süt Kardeşi Dergisi, Capital Dergisi (Modern Tarım Eki), Yeni Şafak Gazetesi, Gözlem Gazetesi, Arıcılık Gazetesi and Yüreğir Ziraat Odası Dergisi. In addition, news and/or advertisement pages were published in Sigortacı Gazetesi every week.

Ad Publish within the scope of Agriculture and Food Summit Sponsors

Within the scope of Bloomberg HT TV Agriculture and Food Summit Sponsors, TARSİM commercial film was broadcasted for 360 seconds on Bloomberg HT TV and Habertürk TV and 500 seconds in total on Bloomberg HT and Habertürk radios.

TARSİM commercial film on "Yeşil Masa" program

TARSİM commercial film was started to be broadcasted in "Yeşil Masa Program" of Ministry of Agriculture and Forestry, which aims collecting request, recommendation and complaints of growers coming to Provincial Directorates of Agriculture and Forestry on an online system and to respond these effectively.

Signboard Works with Provincial Directorates of Agriculture and Forestry

Visual materials were prepared to be published on digital advertising signboard in Erzurum, Antalya, Şanlıurfa and Ağrı Provincial Directorates of Agriculture and Forestry.

7.4.2. Campaigns

Local TV Advertisement Campaign

1-minute commercial film was prepared from VTRs broadcasted during Farklı Bakış program which we provided sponsorship in TRT Haber, to celebrate 14 May World Farmers Day and to raise awareness about Agricultural Insurance Pool (TARSİM). The film was broadcasted on local channels between 14 May - 12 June.

Channels on which the commercial film was aired:

KozaTV, BeyazTV, KanalV, KöyTV, KardelenTV, Kanal28, TempoTV, 42TV, KonTV, VuslatTV, ErTV, MedyaTV, ETV, GüneydoğuTV, KanalUrfa, Edessa TV, DuruTV, TekRumeliTV.

Also, simultaneously works on TARSİM were published on edessatv.com and urfagap.com.

7.4.3. Printed Media Posters and Brochures

For all Agricultural Insurance branches, brochures and posters were prepared and distributed.

A Q-A brochure, containing questions and answers wondered by Growers about the System and poster created with 2019 calendar was prepared and distributed.

Promotion Exercise

Various promotions have been prepared and distributed to growers and shareholders.

TARSİM Insured Agriculture Magazine

TARSİM Insured Agriculture Magazine, which is the first and only periodical publication for Insured Agriculture, was started to be published. Insured Agriculture Magazine, published twice a year as February and July, has reached 21 thousand readers with each issue containing various and up-to-date information about Agriculture Insurance.

Booklet for Cereals Farming under Dry Conditions and District Based Drought Yield Insurance Application Provisions

Content of the booklet, including general information about District Based Drought Yield Insurance as well as practical and applicable solution recommendations, was prepared with the contribution of Directorate of Bahri Dağdaş International Agricultural Research Institute, operating in Konya under General Directorate of Agricultural Research and Policies of Ministry of Agriculture and Forestry. Booklet prepared for growers was printed and distributed.

Introductory Booklet for Agricultural Insurance from A to Z

Introductory Booklet from A to Z, containing detailed information about corporate structure, target, the scope of insurance, policy processes, loss adjuster works, damage processes of TARSİM, was prepared and distributed.

7.5. Social Media Activities

Announcements and video contents were shared with producers and their business partners via Facebook, Twitter, Instagram, LinkedIn social media networks, and channels like YouTube. The number of followers as of the end of the year is as follows.

Facebook: 26,719

Instagram: 2,278

Twitter: 747

23 April Facebook Contest

“First to answer the question” contest was organized on TARSİM Facebook account on 23 April National Sovereignty and Children’s Day.

In the Contest, the first three winners answering the question of “How much is general support rate provided by Government to producers’ premium within the scope of TARSİM?” with 50% were received gift set.

14 March Farmers Day and 29 May - 3 June Insurance Week Facebook Competition

“First to answer the question” contest was organized on TARSİM Facebook account for 14 March Farmers Day and 29 May - 3 June Insurance Week. TARSİM gift set was presented to 3 winners answering the question of “How many insurance companies are entitled to make an agreement on behalf of TARSİM?” as 24.

8. TRAINING

8.1. TRAINING FOR LOSS ADJUSTERS

8.1.1. Corp Insurance Loss Adjusters

995 loss adjusters participated in training organized in 11 different locations in February, March, April. In the training, the loss adjusters received education about District Based Drought Yield and important points of loss adjustment application.

“Applied Greenhouse Training” was given for Crop Insurance in Antalya in October-November and 33 surveyors from different regions participated.

8.1.2. Livestock Insurance Loss Adjusters

732 loss adjusters participated in training organized in 8 different locations in February and March. In the training, information was given about innovations in 2018, risk assessment and loss adjustment processes, and loss adjuster performance system.

111 loss adjusters participated in the training for Bee Hives organized in Istanbul in April.

8.1.3. Loss Adjuster Performance Exam

Loss adjuster Performance Evaluation Exam to promote loss adjusters was held on 10 March 2018, 5 loss adjusters having succeeded in Crop Insurance promoted to 2nd grade and 1 loss adjuster having succeeded in Livestock Insurance promoted to 2nd grade.

8.2 TRAINING FOR INSURANCE COMPANIES AND THEIR AGENCIES

8.2.1. E-Agency Training

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 training 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 13,728 people participated in the trainings held between 2010 and 2017.

A total of 411 people applied for the trainings organized in 2018 and 232 people receiving 70 points and over in the e-exam entitled to receive a certificate.

8.2.2. Bank and Agency Training

In 2017, we continued interactive training with the Union of Turkish Chambers of Agriculture, Neova Sigorta, Kuveyt Türk Katılım Bankası, Denizbank, and Eureka 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, “Agricultural Insurance Training” was given to 170 people in 8 different locations organized in 2018.

8.3. TARSİM ACADEMY

The digital training platform, which was prepared to provide training to a wider audience in addition to growers, agencies, loss surveyors 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 surveyors. This platform was offered to the use of TARSİM workers and loss surveyors in 2016 and to the use of insurance companies and agencies in 2017. In April 2017, a YouTube channel was created as an extension of TARSİM Academy, and many live feeds were broadcasted with Company directors and exterior guests throughout the year. In December, 2018, live broadcasts were started on Instagram account of TARSİM Academy. Also, in 2018, “Questions by Academy” program was initiated to benefit from experience of surveyors and to share information.

9. OTHER WORKS AND ACTIVITIES

Throughout the year, we visited various institutions and growers and participated in market meetings and various events. Some of the most important works and activities are as follows:

Ordinary Board Meeting of Trabzon Chamber of Commerce and Industry

We participated in Ordinary Board Meeting held in Trabzon Chamber of Commerce and Industry on 2 February and gave information about Agricultural Insurance.

Innovative Technologies in Agriculture and Food Value Chain Conference

Innovative Agriculture and Food Enterprise Platform established under Innovation and Competition Based Development Studies Application and Research Center of Boğaziçi University was launched within the scope of "Innovative Technologies in Agriculture and Food Value Chain Conference" on 22 February. In the Conference, it was discussed that climate change is the most dangerous factor for agriculture and we participated in the Session called "Innovative Agricultural Technologies and Strategies".

Sheep and Goat Farming Market Meeting

We participated in "2018 Provincial Unions Consultation and New Approach to the Future of Sheep and Goat Farming Market" held by Sheep and Goat Breeders' Association of Turkey (TÜDKİYEB) in Antalya between 17-19 March. We gave information during the session with the title of "Business Economics, Financing and Credits" in the meeting.

Interview Days for Banking and Finance

We participated in Interview Days for Banking and Finance organized by Cumhuriyet University in Sivas on 25 April and gave information.

Information Meetings of Insurance Companies

Information meetings were held for insurance companies on 27 April and 13 December.

During the meetings where Top Management of TARSİM, heads of General Directorate and officials of Insurance Companies attended. 2018 of the system was evaluated and we gave information about new applications for 2019 and answered questions.

Visit to Students of Cumhuriyet University

We gave information to students of Department of Insurance Business and Risk Management of Sivas Cumhuriyet University.

Grain Licensed Warehousing and 80th Anniversary Events

We participated in Grain Licensed Warehousing and 80th Anniversary Events organized in Turkish Grain Board (TMO) on 11 May. During the event, we gave information.

Visits to Growers

Top management and Regional Directorates visited the growers suffered from hail squall in Malatya on 2 June, in Tarsus, Mersin and Kozan Adana on 9 June, in Kaş, Demre, Kumluca and Finike, Antalya on 18 June and from the fire in Yurtpınar district in Aksu, Antalya on 10 August, from flood disaster in Elmalı, Antalya on 6 August, and from flood disaster in Ordu on 11 August, and it was paid attention to Agricultural Insurance. During the visits, information was obtained from loss adjuster teams attending loss adjustment.

XII. National Agricultural Economy Symposium

We participated in the Symposium organized by Sütçü İmam University between 12-14 September in Kahramanmaraş and gave information about the effect of changing climate conditions on agricultural activities and importance and process of Government Supported Agricultural Insurance System.

Meeting of Science and Consulting Board

Meeting of Science and Consulting Board of Agricultural Insurances Pool (TARSİM) was held in Istanbul on 25 October.

During the meeting, natural disasters and insurance results having occurred in the first 8 months of the year were evaluated and R&D activities were discussed.

Exhibition of TARSİM Photo Contest organized by Turkish Grain Board

Turkish Grain Board (TMO) exhibited the photos coming in Agricultural Insurances Pool (TARSİM) 2017 Photo Contest in the institution in Ankara.

Visits to Vodafone Smart Village and Enterprise

Top Management of TARSİM visited Vodafone Smart Village in Aydın and Ata Sancak Acıpayam Agricultural Enterprise on 8 October. During the visits, we gave information about Government Supported Agricultural Insurance System and discussed common projects which can be applied in the future.

Visit to Executive Committee of Insurance Companies

We informed Executive Committee of Insurance Companies (SAİK) about the process of Government Supported Agricultural Insurance System and applications in General Directorate of TARSİM on 10 October.

Visit to Ministry of Agriculture and Forestry

Directorate of Agricultural Reform, General Directorate of Livestock, General Directorate of Agricultural Research and Policies, General Directorate of Turkish Grain Board (TMO) and Agricultural Credit Cooperatives Union of Turkey have been visited on 18 October in Ankara.

2. Summit of Agriculture, Food and Nutrition Policies

We participated in the 2nd Summit of Agriculture, Food and Nutrition Policies held on 16 November in Ankara. We gave a presentation about "Use of Risk Management Tools for protection of Farms' Budget" in the panel name "Developing Agricultural Policies Decrease Destructive Effect of Climate Change in Turkey" held in the event.

Meeting of Associate of Aegean Insurance Companies

We participated in the meeting held in Kuşadası, Aydın on 10 November by Associate of Aegean Insurance Companies and gave information.

Visit by Istanbul Directorate of Provincial Agriculture and Forestry

Officials from Istanbul Directorate of Provincial Agriculture and Forestry visited General Directorate of TARSİM on 16 November. During the visit, participants discussed common projects which can be applied to promote TARSİM in agriculture and livestock.

Single Ear Thresher

Single ear threshers used within the scope of district-based has been developed, manufactured and distributed.

Cooperation with Ziraat Bank

Ziraat Bank has been cooperated regarding assigning of Agricultural Insurance Pool Surveyors within the scope of enterprise control for transactions on credit of Ziraat Bank.

10. PRODUCTION DATA AND LOSS PAYMENTS BY INSURANCE LINES

Total premium was TL 1 billion 628 million 553 thousand 789 in 2017 and has increased by 26% and reached TL 2 billion 50 million 635 thousand 88 in 2018.

Total sum insured, which was TL 30 billion 303 million 347 thousand 858 in 2017, has increased by 39% and reached TL 42 billion 217 million 541 thousand 73 in 2018. In 2018, damage payment has been made in the amount of TL 1 billion 65 million 106 thousand 35.

Lines	Number of Policies (thousand)	Total Premium (TL)	Government Premium Subsidy (TL)	Sum Insured (TL)	Paid Loss (TL)*
Crop	1,607,121	1,317,031,022	705,236,072	23,153,077,489	762,923,573
Greenhouse	25,208	90,744,683	45,370,924	6,547,255,347	33,424,966
Cattle	90,904	567,141,646	283,570,366	9,891,882,731	243,697,959
Sheep and Goats	21,903	58,504,227	29,252,035	1,595,868,495	20,847,709
Poultry	696	3,468,267	1,734,132	283,511,665	882,133
Aquaculture	107	6,974,366	3,487,183	154,207,796	1,856,590
Bee Hives	10,489	6,770,876	3,385,414	591,737,550	1,473,105
Total	1,756,428	2,050,635,088	1,072,036,127	42,217,541,073	1,065,106,035

* Loss adjustment expenses are included and outstanding amounts are excluded

11. NUMBER OF INSURED PRODUCERS / ENTERPRISES BY YEARS

The number of insured producers/enterprises has also increased over the years, reaching 467 thousand 839 by 10% increase in 2018 compared to the previous year.

Year	2015	2016	2017	2018
	367,304	392,848	425,764	467,839

BASIC DATA AND FINANCIAL STATEMENTS



EKREM ŞAHİN - TWO TREES



HAYAT ÇAYLI - STRAWBERRY



GAMZE BOZKAYA - RADISH



MURAT ADIYAMAN - POTATO HARVEST

BASIC DATA AND FINANCIAL STATEMENTS

	2015	2016	2017	2018
Sum Insured (TL)	18,378,031,469	23,080,720,277	30,303,347,858	42,217,541,073
Total Insured Premium (TL)	441,556,804	605,002,656	764,135,937	978,598,961
Total Government Premium Subsidy (TL)	524,215,392	694,983,646	864,417,852	1,072,036,127
Total Premium (TL)	965,772,197	1,299,986,302	1,628,553,789	2,050,635,088
Total Loss Occurred ()	779,921,162	919,929,913	922,260,746	1,245,924,168
**Total Paid Loss (TL)	724,802,873	840,963,512	833,085,483	1,065,106,035
General Expenses (TL)	28,686,801	34,508,618	41,933,654	55,843,042
Financial Income (TL)	35,622,235	51,180,379	61,277,636	151,041,354
Technical Income (Net) - (TL)	94,043,132	149,567,742	247,245,167	239,077,079
Total Assets (TL)	530,553,754	849,135,968	1,360,329,302	1,874,860,828
Number of Policies	1,375,390	1,444,277	1,598,269	1,756,428
Number of Insured Cattle (head)	464,607	580,824	834,409	1,329,918
Number of Insured Sheep and goats (head)	645,820	1,124,272	1,722,618	2,304,833

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

AGRICULTURAL INSURANCE POOL
BALANCE SHEETS FOR YEARS 2015 / 2016 / 2017 / 2018

ASSETS	2015	2016	2017	2018
I. CURRENT ASSETS	528,489,269.07	846,012,395.48	1,348,094,641.30	1,866,969,420.21
Cash and Cash Equivalents Assets	467,214,635.05	762,172,978.33	1,059,612,056.45	1,457,060,207.82
Financial Assets and Financial Investments with the Risk	-	-	140,000,746.00	164,051,097.00
Receivables from main operations	39,563,286.49	55,903,940.85	87,086,771.45	136,607,706.18
Receivables from Related Parties	-	-	-	-
Other Receivables	-	-	-	322,000.00
Revenue and Expense Accruals of Future Months	21,711,347.53	27,935,476.30	61,395,067.40	108,928,409.21
Other Current Assets	-	-	-	-
II. NON-CURRENT ASSETS	2,064,484.59	3,123,572.77	12,234,660.80	7,891,408.13
Receivables from main operations	-	-	-	-
Receivables from Related Parties	-	-	-	-
Other Receivables	-	-	-	-
Financial Assets	-	-	-	-
Tangible Assets	1,911,961.35	2,935,354.53	10,038,742.88	6,771,701.42
Intangible Assets	152,523.24	188,218.24	2,195,917.92	1,119,706.71
Revenue and Expense Accruals of Future Years	-	-	-	-
TOTAL ASSETS	530,553,753.66	849,135,968.25	1,360,329,302.10	1,874,860,828.34
LIABILITIES				
I. SHORT TERM LIABILITIES	152,297,655.70	304,641,129.18	549,245,314.28	729,501,448.90
Financial Payables	-	-	-	-
Payables from main operations	78,374,288.04	208,995,273.57	410,971,393.99	503,161,861.03
Payables to related parties	5,477.15	4,531.98	7,981.71	1,747.60
Other Payables	399,337.03	1,855,855.32	600,097.63	1,760,012.17
Insurance Business Technical Provisions	42,184,921.20	56,276,950.40	80,433,026.90	134,068,939.97
Other Liabilities and Provisions	589,885.32	1,233,906.71	1,822,604.38	3,423,713.00
Provisions Related to Other Risks	-	-	-	-
Revenue and Expense Accruals of Future Months	30,743,746.96	36,274,611.20	55,410,209.67	87,085,175.13
Other Short Term Liabilities	-	-	-	-
II. LONG TERM LIABILITIES	378,256,097.96	544,494,839.07	811,083,987.82	1,145,359,379.44
Financial Payables	-	-	-	-
Payables from main operations	-	-	-	-
Payables to related parties	-	-	-	-
Other Payables	-	-	-	-
Insurance Business Technical Provisions	-	-	-	-
Other Liabilities and Provisions	-	-	-	-
Provisions Related to Other Risks	-	-	-	-
Revenue and Expense Accruals of Future Years	-	-	-	-
Other Long Term Liabilities	378,256,097.96	544,494,839.07	811,083,987.82	1,145,359,379.44
III. EQUITY				
Paid Up Capital	-	-	-	-
Capital Reserves	-	-	-	-
Profit Reserves	-	-	-	-
Profits from Previous Years	-	-	-	-
Corporate Loss	-	-	-	-
Asset/ Liability Difference	-	-	-	-
TOTAL LIABILITIES	530,553,753.66	849,135,968.25	1,360,329,302.10	1,874,860,828.34

**AGRICULTURAL INSURANCE POOL
INCOME EXPENSE STATEMENTS FOR YEARS 2015 / 2016 / 2017 / 2018**

	CROP	CATTLE	POULTRY	GREENHOUSE	AQUACULTURE
I. TECHNICAL INCOME	2,428,043,338.74	1,355,553,324.43	6,948,251.85	240,358,007.46	15,752,549.97
Premiums	1,317,031,022.24	567,141,646.12	3,468,267.21	90,744,683.00	6,974,365.93
a) Insurant Premium	611,794,949.85	283,571,279.63	1,734,134.94	45,373,759.41	3,487,183.20
b) State Support Share Premium	705,236,072.39	283,570,366.49	1,734,132.27	45,370,923.59	3,487,182.73
Commissions Received	234,277,607.06	81,489,489.96	538,486.45	13,157,798.54	1,039,532.23
a) Commissions Received	239,143,196.96	102,078,961.39	624,288.15	16,334,043.18	1,255,386.08
b) Deferred Commission Income (-)	-4,865,589.90	-20,589,471.43	-85,801.70	-3,176,244.64	-215,853.85
Reinsurer share in compensation paid	626,726,241.66	203,111,082.15	768,287.55	29,560,127.38	1,731,604.28
Technical Provisions Carried Forward	93,407,047.17	221,683,127.57	879,436.04	53,026,248.15	2,539,019.79
a) Provisions for unearned premiums	55,534,916.17	182,185,930.14	790,125.04	44,900,564.77	2,289,467.87
b) Provisions for pending loss	37,872,131.00	39,497,197.43	89,311.00	8,125,683.38	249,551.92
Reinsurer share in technical provisions appropriated.	156,601,420.61	282,127,978.63	1,293,774.60	53,861,683.13	3,442,315.96
a) Provisions for unearned premiums	65,506,472.64	236,929,618.62	1,013,440.93	50,037,094.65	2,790,924.76
b) Reinsurer share in pending loss provisions	91,094,947.97	45,198,360.01	280,333.67	3,824,588.48	651,391.20
Other Income	0.00	0.00	0.00	7,467.26	25,711.78
II. TECHNICAL EXPENSES	-2,270,631,600.62	-1,287,508,375.89	-6,344,870.89	-228,097,448.48	-14,236,683.46
Premiums given to Reinsurers	-1,039,095,868.86	-453,684,305.91	-2,774,613.86	-72,595,746.66	-5,579,492.83
Commissions Paid	-190,919,102.77	-44,325,341.58	-261,737.05	-8,592,963.47	-405,057.68
a) Commissions Paid	-196,005,863.88	-58,393,260.55	-302,414.02	-10,710,459.90	-489,000.85
b) Deferred Commission Expenses (+)	5,086,761.11	14,067,918.97	40,676.97	2,117,496.43	83,943.17
Compensation Paid	-762,923,573.29	-243,697,958.64	-882,133.07	-33,424,966.12	-1,856,589.61
Deferred Technical Provision Reinsurance Shares	-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) Provisions for pending loss	-30,350,831.02	-31,678,385.42	-71,478.90	-6,481,718.28	-196,746.73
Technical Provisions Appropriated	-196,972,462.12	-352,563,515.51	-1,617,180.62	-67,365,758.39	-4,303,243.38
a) Provisions for unearned premiums	-82,968,541.36	-296,163,819.79	-1,266,801.16	-62,546,368.32	-3,488,655.96
b) Outstanding Claims Reserve	-114,003,920.76	-56,399,695.72	-350,379.46	-4,819,390.07	-814,587.42
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
Other Expenses	-6,488,133.93	-16,138,012.12	-105,627.36	-3,715,843.74	-63,978.93
TECHNICAL INCOME- TECHNICAL EXPENSES DIFFERENCE	157,411,738.12	68,044,948.54	603,380.96	12,260,558.98	1,515,866.51
III. GENERAL EXPENSES					
General Administration Expenses					
Taxes and Other Liabilities					
Amortization Expenses					
Provisions					
Other Expenses					
IV. FINANCIAL INCOME					
Interest Income					
Foreign Exchange Income					
Other Income					
Provision Income					
V. FINANCIAL EXPENSES					
Foreign Exchange Expenses					
FINANCIAL INCOME / FINANCIAL EXPENSE / GENERAL EXPENSE DIFFERENCE					
INCOME / EXPENSE DIFFERENCE					

TOTAL						
SHEEP AND GOATS	BEE HIVES	2018	2017	2016	2015	
135,108,291.19	15,686,258.61	4,197,450,022.25	3,217,446,630.07	2,671,279,217.74	2,090,327,784.44	
58,504,227.42	6,770,876.14	2,050,635,088.06	1,628,553,789.36	1,299,986,300.98	965,772,196.67	
29,252,191.96	3,385,462.17	978,598,961.16	764,135,937.29	605,002,654.74	441,556,804.42	
29,252,035.46	3,385,413.97	1,072,036,126.90	864,417,852.07	694,983,646.24	524,215,392.25	
7,914,879.86	1,092,634.55	339,510,428.65	301,879,469.16	228,266,797.54	176,998,465.17	
10,530,760.86	1,218,757.49	371,185,394.11	321,015,067.63	233,797,661.78	181,337,058.09	
-2,615,881.00	-126,122.94	-31,674,965.46	-19,135,598.47	-5,530,864.24	-4,338,592.92	
14,394,716.40	1,232,624.25	877,524,683.67	688,850,932.73	700,995,890.98	592,700,491.57	
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	
31,069,367.00	3,246,428.73	531,642,968.66	317,669,473.23	224,212,345.99	175,371,342.09	
28,001,198.14	2,766,473.07	387,045,222.81	246,267,598.48	161,218,923.91	131,435,374.17	
3,068,168.86	479,955.66	144,597,745.85	71,401,874.75	62,993,422.08	43,935,967.92	
999.04	175.00	34,353.08	3,669.20	261,618.96	109,309.22	
-136,929,129.20	-14,624,834.26	-3,958,372,942.80	-2,970,201,462.95	-2,521,711,475.64	-1,996,284,652.50	
-46,803,382.01	-5,416,700.99	-1,625,950,111.12	-1,289,622,454.69	-1,039,945,510.92	-774,877,012.73	
-5,598,868.10	-910,537.51	-251,013,608.16	-203,244,197.83	-166,871,751.90	-121,606,257.53	
-7,506,733.65	-1,015,639.96	-274,423,372.81	-217,878,248.11	-173,017,328.81	-125,203,742.03	
1,907,865.55	105,102.45	23,409,764.65	14,634,050.28	6,145,576.91	3,597,484.50	
-20,847,709.25	-1,473,105.33	-1,065,106,035.31	-833,085,483.33	-840,963,511.49	-724,802,873.28	
-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	
-38,830,059.94	-4,059,688.67	-665,711,908.63	-398,102,500.13	-280,489,296.39	-217,556,263.29	
-35,001,497.67	-3,458,091.34	-484,893,775.60	-308,927,237.74	-201,522,895.35	-162,437,974.14	
-3,828,562.27	-601,597.33	-180,818,133.03	-89,175,262.39	-78,966,401.04	-55,118,289.15	
0.00	0.00	0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	0.00	0.00	
-6,319,294.19	-90,916.08	-32,921,806.35	-21,934,480.98	-18,070,062.85	-11,721,670.28	
-1,820,838.01	1,061,424.35	239,077,079.45	247,245,167.12	149,567,742.10	94,043,131.94	
		-390,118,433.15	-308,522,803.10	-200,747,358.83	-129,665,367.35	
		-51,421,141.52	-38,471,732.78	-32,970,369.23	-27,830,953.99	
		-5,562.66	-5,816.83	-12,546.52	-16,202.77	
		-4,367,727.71	-3,437,200.24	-1,410,087.52	-837,870.19	
		-334,275,391.62	-266,589,148.75	-166,238,741.11	-100,978,566.74	
		-48,609.64	-18,904.50	-115,614.45	-1,773.66	
		151,041,353.70	61,277,635.98	51,180,378.50	35,622,235.41	
		149,471,924.52	60,423,306.63	50,171,068.97	34,203,655.71	
		1,543,189.69	421,876.36	544,486.83	1,410,299.23	
		26,239.49	432,452.99	464,822.70	8,280.47	
		0.00	0.00	0.00	0.00	
		0.00	0.00	-761.77	0.00	
		0.00	0.00	-761.77	0.00	
		-239,077,079.45	-247,245,167.12	-149,567,742.10	-94,043,131.94	
		0.00	0.00	0.00	0.00	

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