



REPUBLIC OF TÜRKİYE
MINISTRY OF AGRICULTURE
AND FORESTRY



REPUBLIC OF TÜRKİYE
MINISTRY OF TREASURY AND FINANCE



TARSIUM®

insurance of agriculture

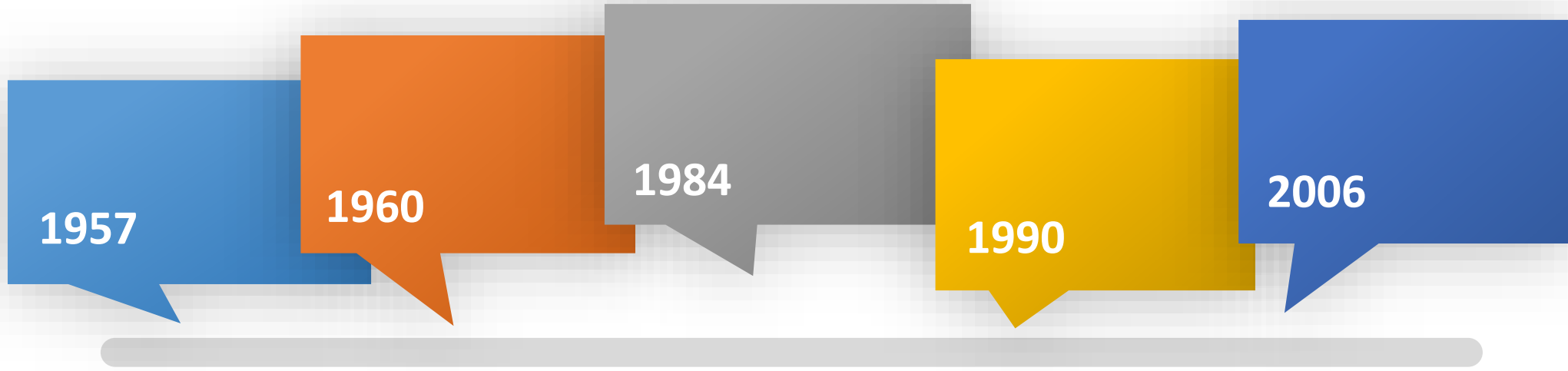




Contents

- 1 • Chronology of Agricultural Insurances in Türkiye
- 2 • Legal Framework
- 3 • Basic Characteristics of the System
- 4 • Corporate Structure
- 5 • Agricultural Insurance Applications
- 6 • TARSiM as an Agricultural Insurance Model

Chronology of Agricultural Insurances in Türkiye



1957

1960

1984

1990

2006

1957

Crop – Hail
Insurance

1960

Cattle
Insurance

1984

Poultry
Insurance

1990

Aquaculture
Insurance

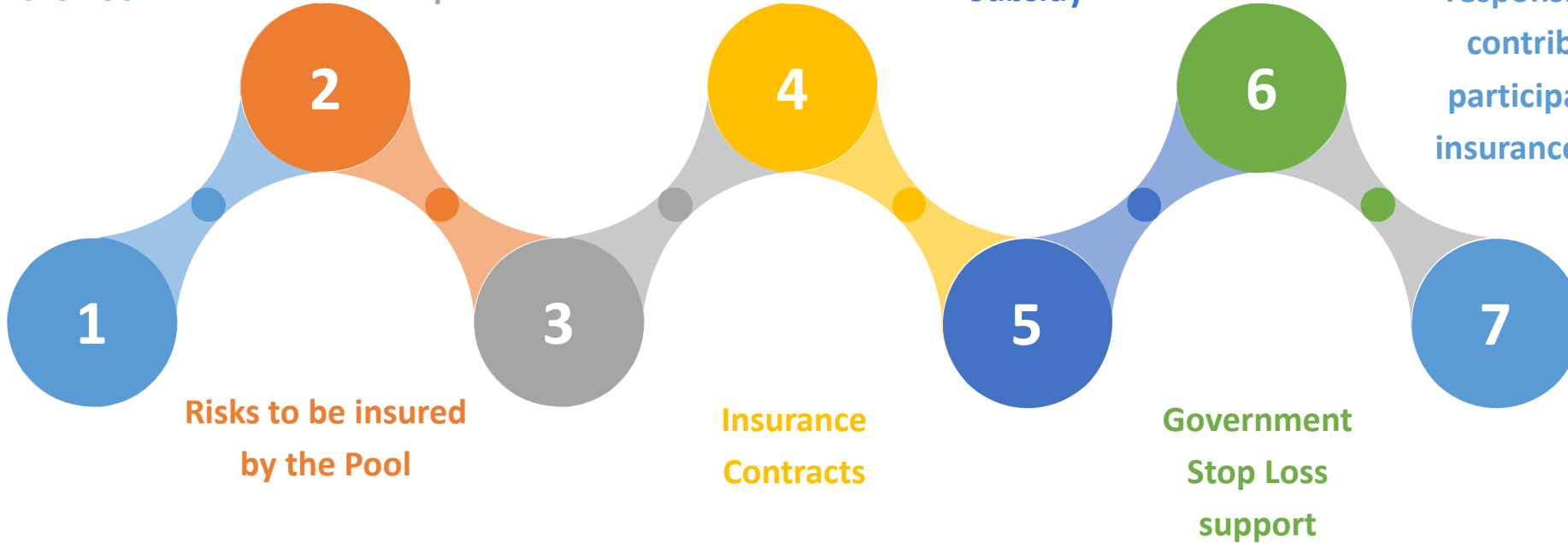
2006

State Supported
Agricultural
Insurance (PPP)



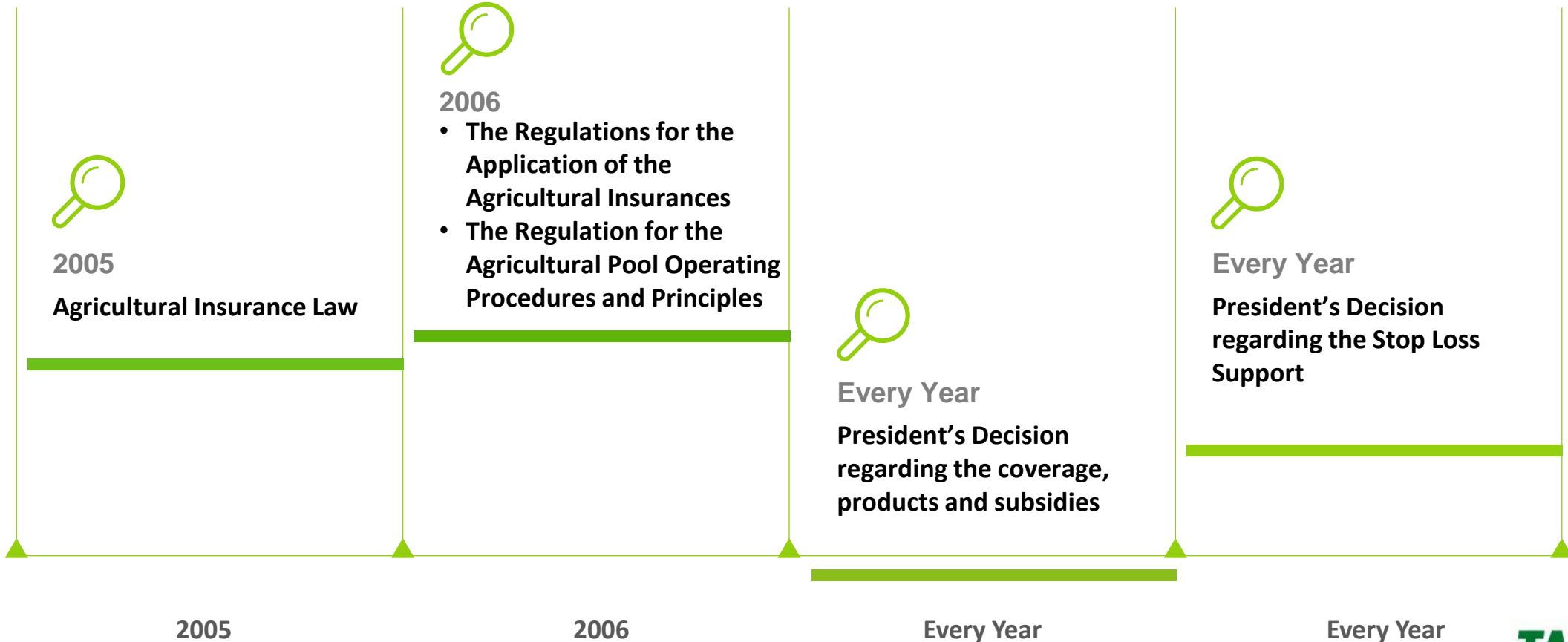
Agricultural Insurance Law no:5363

Establishment
of the Pool



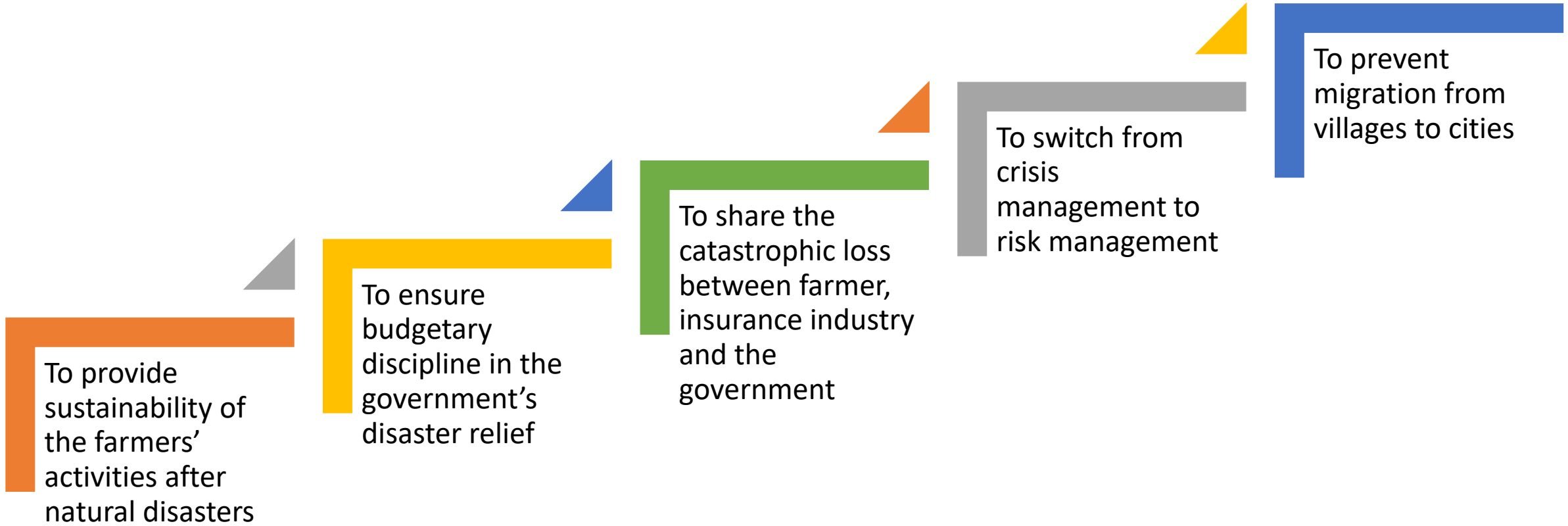


Legal Framework

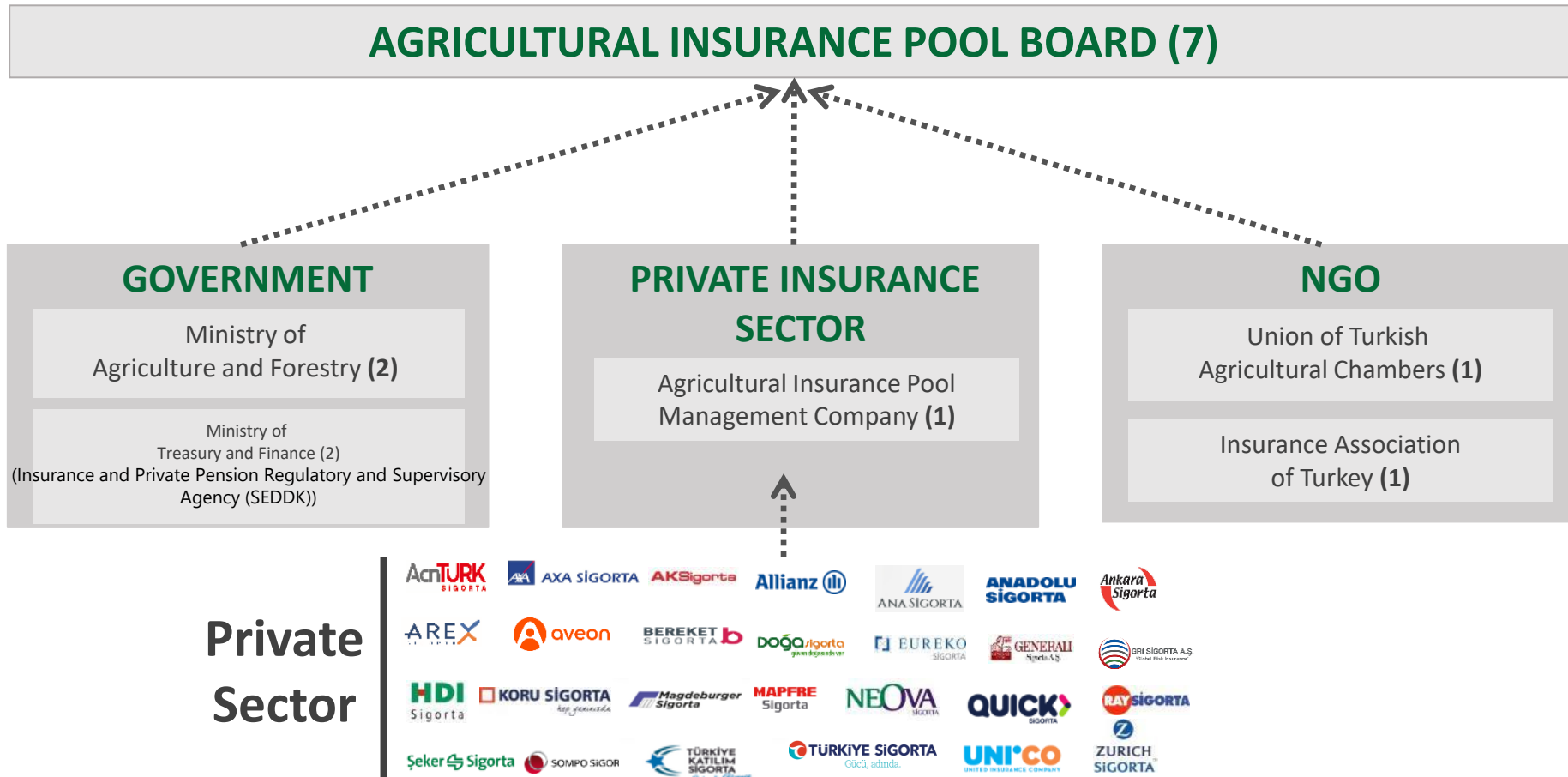




Why a Pool System?



Corporate Structure of the System





Basic Characteristics of the System

Government
Premium and
Loss Subsidies

Voluntary
Basis

Access for All
Farmers

Central
Structure and
Uniform
Insurance
Terms

Authority of
the
Government
and
Productivity of
the Insurance
Sector

Management
of Insurance
Activities by a
Management
Company

Relationship between the Pool and Management Company

AGRICULTURAL INSURANCE POOL BOARD (7 members)

Agricultural Insurance Pool does not have any employees, has a board of member with 7 members

AGRICULTURAL INSURANCE POOL MANAGEMENT COMPANY

Joint Stock Company
A joint stock company which was jointly established by the insurance companies.



Insurance Principles and Techniques
All works and operations of the Agricultural Insurance Pool are carried out by this company according to insurance principles and techniques.

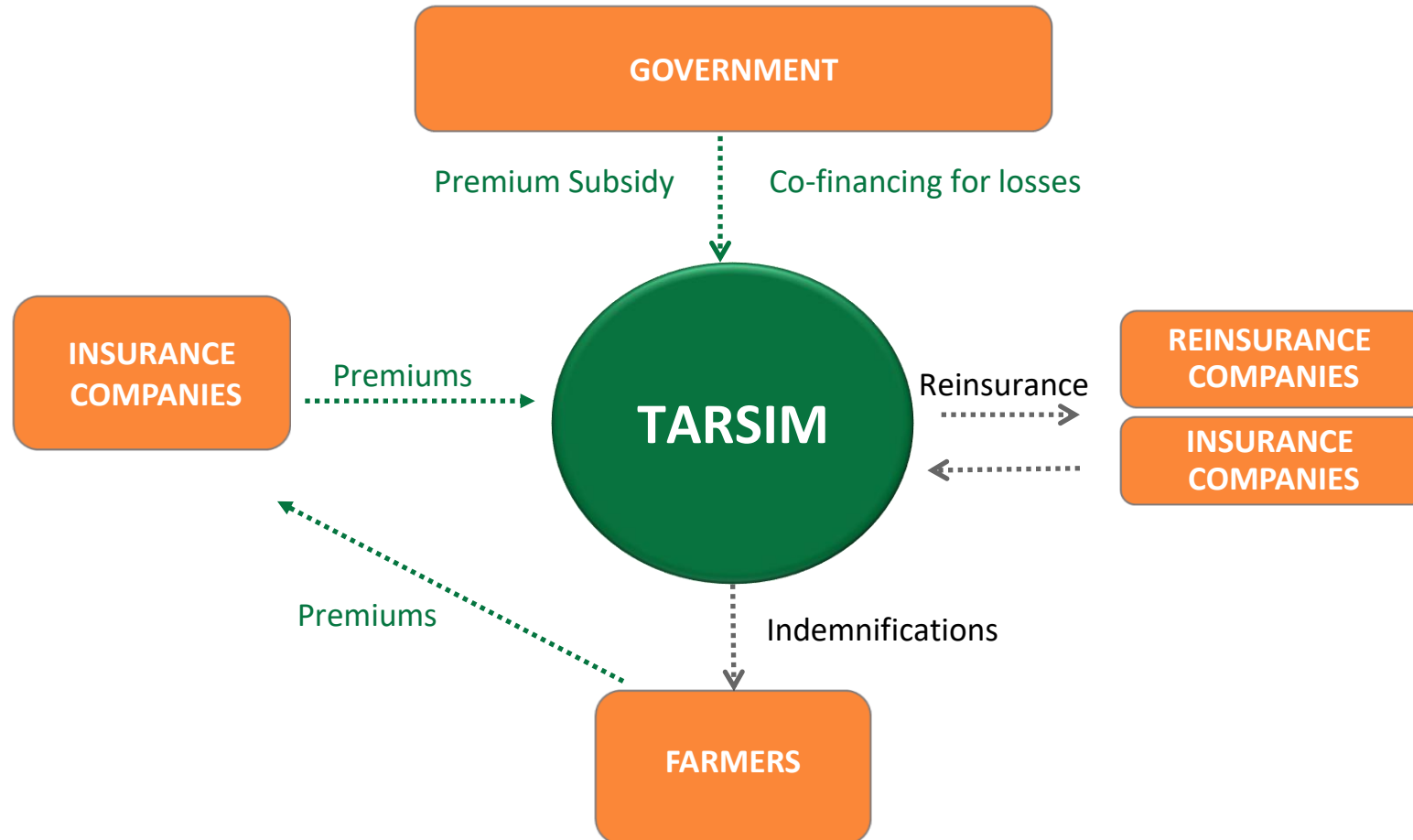
16 Regional Offices



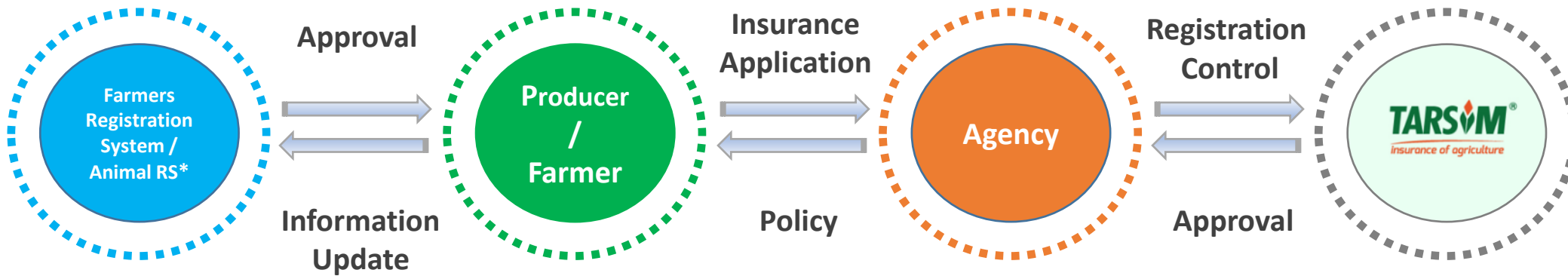
Regulation, Operation, Publicity

Development of insurance product, underwriting procedures and principles, actuarial studies, reporting, training and assignment of loss adjusters, public relations and publicity campaign operations are carried out.

Risk Transfer Mechanism



Policy Issuance Work Flow

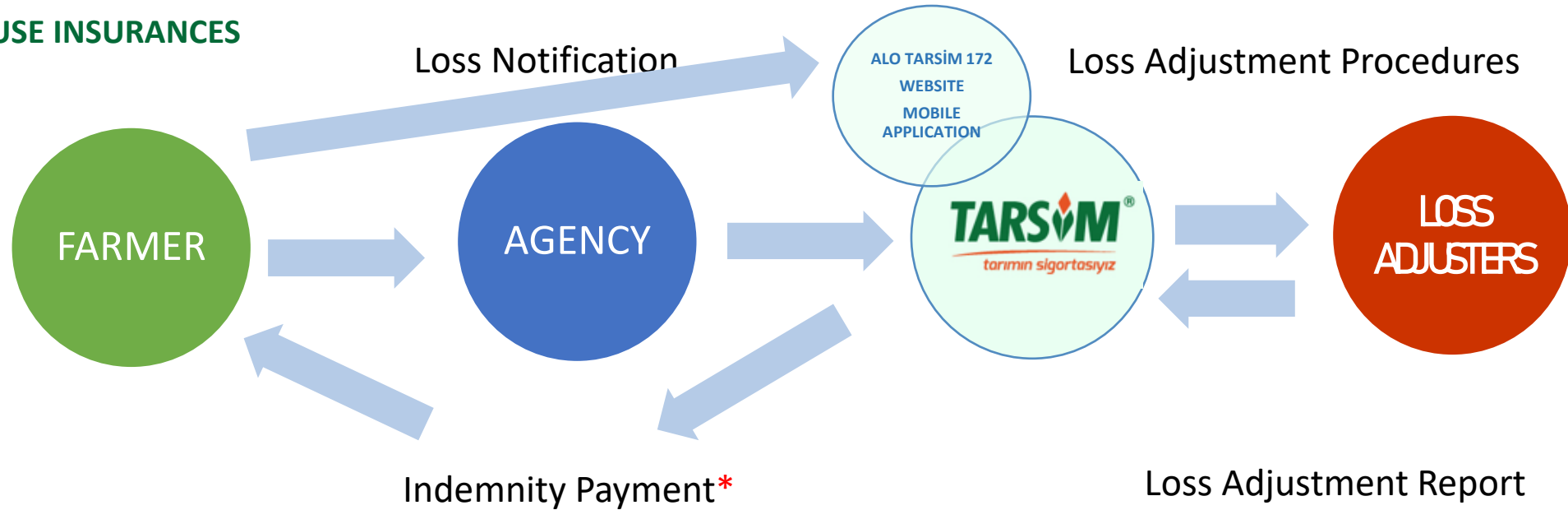


*Farmers Registration System



Loss Handling Work Flow

CROP & GREENHOUSE INSURANCES

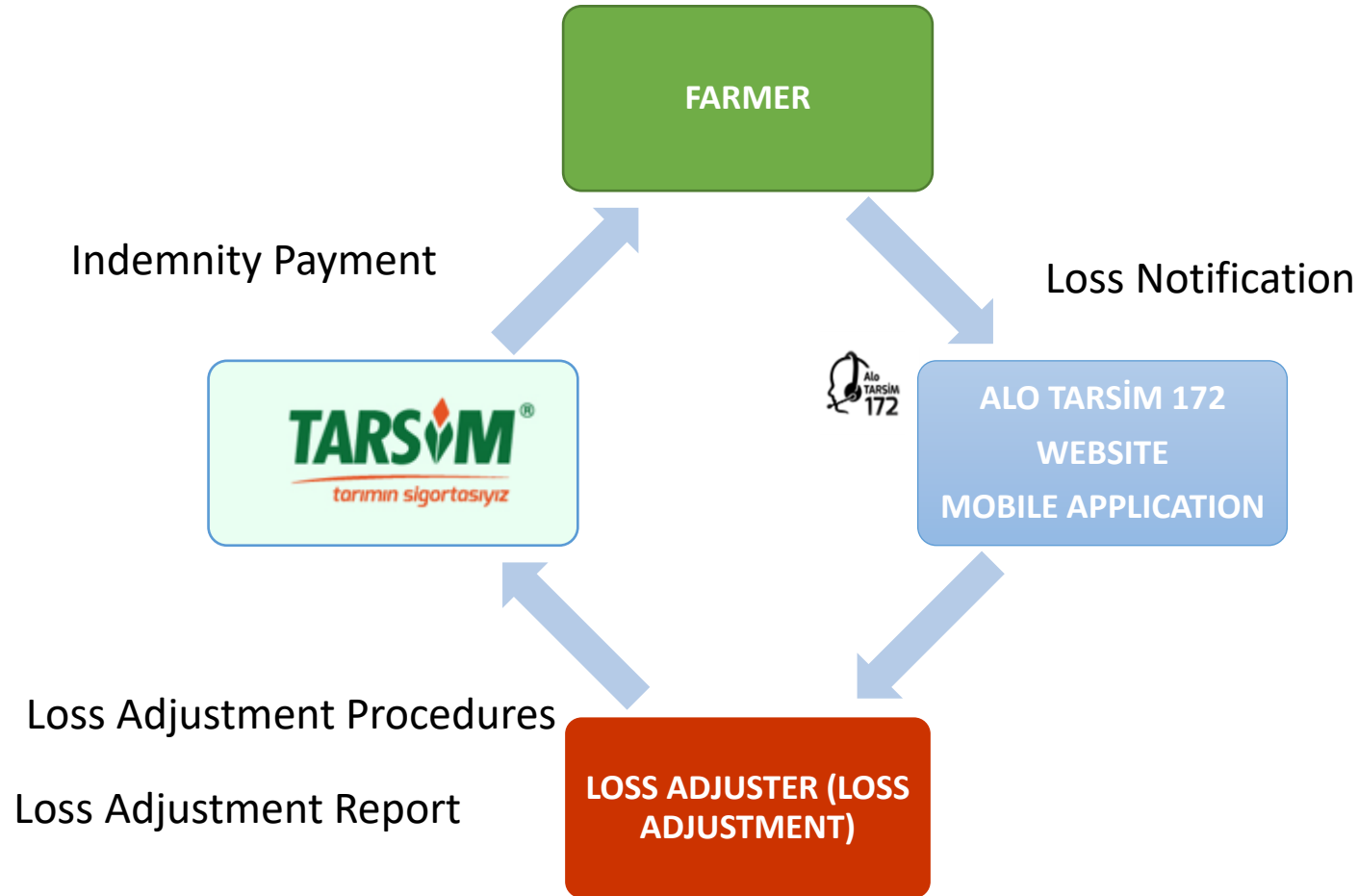


(*) Indemnity payment is made to the farmer's bank account or to a bank on behalf of the farmer



Loss Handling Work Flow

LIVESTOCK INSURANCES





Regional Offices



Insurance Lines	Number of Loss Adjusters
Crop Insurance:	1.250
Livestock Insurances:	1.055
Total:	2.305



Use of Technology



Claim notifications on website/mobile application



Use of tablet PC in loss adjustment



Online transfer of loss adjustment reports



Use of drones in loss adjustment of fire and flood events



Use of satellite images and NDVI scores in policy production, monitoring phenological stage, risk assessment



GIS applications used for soil yield grouping, loss adjustment on wild boar attack damages, counting trees



Using modelling software (SAS) in actuary, scoring and data analysis

Insurance Lines

- Crop Insurance
 - Village Based Yield Insurance
 - Revenue Protection Insurance
- Greenhouse Insurance
- Cattle Insurance
- Sheep & Goats Insurance
- Poultry Insurance
- Aquaculture Insurance
- Bee Hives (Apiculture) Insurance
- Sericulture (Silkworm) Insurance





2018 - 2024 Figures

Year	Number of Farmers	Sum Insured (Million TL)	Total Premium (Million TL)	GDP (Million TL)	Agricultural GDP (Million TL)	Share of Sum Insured in Agricultural GDP (%)
2018	467.829	42.218	2.051	3.761.166	217.832	19,4
2019	517.489	55.166	2.447	4.317.810	276.416	20
2020	580.846	83.146	3.199	5.048.568	336.737	24,7
2021	656.932	124.397	4.678	7.256.142	401.537	31
2022	765.891	296.150	9.006	15.011.776	972.302	30,5
2023	862.885	638.338	17.350	26.545.722	1.635.079	39,3
2024*	866.111	1.082.199	27,227	43.410.514	2.427.755	44,5



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TARSİM as an Agricultural Insurance Model



Bilateral contacts with Azerbaijan started in 2017. A cooperation agreement was signed in 2018. In November 2020, Agrar Insurance fund issued its first policy. Collaboration continues on all technical issues such as loss adjustment processes, insurance products and costs.



Bilateral contacts with Uzbekistan started in 2022. Ministry of Agriculture of Uzbekistan invited TARSİM to have bilateral meetings about Agricultural Insurances in 2023 and received information about the road map from TARSİM. A cooperation agreement was signed in 2023. In July 2024, a Joint Working Group was appointed and it was decided that the Joint Working Group would work within the scope of the Action Plan.



On 10.10.2024, the Ministry of Agriculture and Forestry of the Republic of Turkey and the Ministry of Agriculture and Rural Development of the Republic of Albania signed a Declaration of Intent on Cooperation in the Field of State Sponsored Agricultural Insurance. In March 2025, in Tirana a joint working group was established, and the documents outlining the roadmap for the working group was signed.



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Thanks for your attention...

TARSİM[®]
tarımın sigortasıyız

TARSİM[®]
insurance of agriculture



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Yasal Uyarı

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