



PROSPERITY

Country Presentation [Algeria]



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Academy

Here with you today from [ALGERIA]



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Role

Assistant Director

Department

Direction des Assurances – Direction Générale du Trésor et de la Comptabilité.

Professional background

- Participation in the work to set up the Natural Disaster Insurance Scheme (CAT-NAT). (regulatory texts, tariffs, etc.)
- Ensure the regularity of insurance and reinsurance transactions through the monitoring and organization of on-site inspections by insurance companies.
- Participation in the drafting of insurance laws and regulations.
- Participation in various international cooperation activities and technical assistance.

Risk Profile of [ALGERIA]



Disaster threats faced by the country

The first law of 2004 included a list of ten (10) major risks. This list has been increased to 18 disaster risks by the new law of 26 February 2024. Among these 18 risks, 07 natural disaster-type risks have been identified, namely:

- Earthquakes
- Floods (and mudslides).
- Geological hazards (landslides).
- Extreme weather hazards (storms, strong winds).
- Forest fire hazards.
- Risks of desertification.
- Drought risks



Major catastrophes, if any

Earthquakes: May 1716 in Algiers, March 1825 in Blida (inconue magnitudes), 09 September 1954 in Chlef (magnitude 6.8 on the Ichter scale), 10 October 1980 in Chlef (magnitude 7.3 on the Ichter scale), 21 May 2003 in Boumerdés (magnitude 6.8 on the Ichter scale)

Floods: In Bab El Oued (Algiers) on October 10, 2001 (floods and mudslides), in the wilaya of Sidi Bel Abbes (west of the country) on April 18 and 19, 2007, in the wilaya of Skikda (in the east of the country), December 1984 and February 2011, in the wilaya of El Taref in February 2012, in the wilaya of Ghardaïa, October 2008 and January 2009, the Wilaya of Tamanrasset, in August 2018. in the wilaya of Bechar and the wilaya of Naâma (Ain Sefra) in September 2024.

Forest fires (triggered in several wilayas): in 2021 (in July and August) in the north of Algeria, in 2022 (August) in the northeast of the country, in 2023 (in July) in the north east of the country.



Priorities over next five years

- Optimize the intervention of the natural calamity fund (NCF) by directing its action towards the financing of public infrastructures.
- Improve existing financial instruments, namely the cat-nat insurance system introduced in 2003 by increasing the insurance sector's contribution to compensation for damage, both for individuals and economic operators.
- Move towards inclusive insurance covering the most vulnerable populations.

Risk Financing and Insurance in [ALGERIA]

How it started

- Following the Boumerdes earthquake in 2003, cat-nat insurance became compulsory. It covers four natural events: earthquakes, floods, storms, and landslides.
- The FCN was established in 1990.
- At the same time as the Agricultural Disaster Guarantee Fund (FGCA).

Key impacts of the program

The program will showcase best practices in disaster risk financing and insurance through highly relevant themes, including agricultural risks, resilience of households, and small and medium enterprises.

Key challenges

Improve and strengthen the current disaster risk financing and insurance mechanism in Algeria.

Ambition for the future and objectives for this week

Sharing and benefiting from the experiences that will be presented by the program.