



ALGERIA

- **Limited private sector agricultural insurance**
- National Agricultural Mutual Fund (CNMA) main insurer (77% of agri-premiums)
- Limited named peril damage-based indemnity policies (hail, fire, explosion)
- Limited livestock, aquaculture insurance
- Low penetration agricultural insurance; 2 million farmers, only 11,287 farmers and 2,802 livestock farmers insured in 2019

EGYPT

- **No commercial agricultural insurance market** (UNDP 2023)
- Insurance penetration is very low at 0.6% GDP
- UNDP is working with Financial Regulatory Authority (FRA) to develop micro-insurance strategy and government DRF strategy (UNDP 2023)

TUNISIA

- **Limited private sector agricultural insurance**
- Main insurer - Caisse Nationale d'Assurances Mutuelles Agricoles (CTAMA)
- Only 8% of farmers buy crop hail + allied peril cover (low demand due to lack of awareness/high premium rates)
- 2019 launch of Natural Disaster Compensation Fund FIDAC

DJIBOUTI

- **No commercial agricultural insurance**
- 2023 ARC 5-year sovereign risk insurance against excess rain & drought.

JORDAN

- **No commercial agricultural insurance**
- UNDP/ MoA/Central Bank 2023 Inclusive Insurance and Risk Financing project to introduce micro-level sharia-compliant takaful agricultural insurance
- World Bank financed Agriculture Resilience, Value Chain Development, and Innovation (ARDI) Program to strengthen the climate resilience and enabling environment for agriculture.

MOROCCO

- **2nd largest PPP agricultural insurance program in Africa** by premium volume (US\$40 million)
- PPP between the MoA and MoF Moroccan Agricultural Mutual Insurance Company (**MAMDA**) formed in 1963
- Main insured crops: cereals, oilseeds, using MPCl and AYll covers. Weather index insurance (Wll) very limited
- Govt premium subsidies up to 90% of premium
- MamdaRe formed by Mamda in 2014 to provide agricultural reinsurance
- Individual farmer MPCl plus AYll
- **Climate change and increasing temperature and rainfall deficits are major challenges**



GEORGIA

- PPP subsidized crop insurance 2014 Agricultural Insurance Program (AIP)
- Open market competition 6 active insurers
- Crop Insurance: Named Peril Damage-based indemnity cover
- Limited demand & penetration: 2021 = 19,487 crop policies, Premium US\$ 5.7 mio
- Govt finances 60% premium subsidies
- Limited private livestock insurance (no subsidies)



ALBANIA

- No commercial agric. insurance in 2023.
- 1 insurer (SIGAL): sales 15 policies (last 5 yrs)
- Indemnity-based covers
- World Bank Scoping Mission 2024



TAJIKISTAN

- No known commercial crop or livestock insurance schemes
- 2019 feasibility study for WWI Drought cover for barley (satellite rainfall and NDVI) for loanee farmers borrowing from Bank Eskata (MicroInsurance Centre at Milliman 2019)



KYRGYZ REPUBLIC

2009 legislation for Compulsory agricultural crop insurance with GoK 50% premium subsidies (status?)

- Limited availability of voluntary indemnity-based crop and livestock insurance.

2023 WFP/SDC pilot Climate Risk Index Insurance benefiting livestock farmers

- Pilot locations: Jumgal/Ak-Tala/Ak-Tala/Naryn
- Beneficiaries 4,500 to 10,000 poor livestock families.
- Risk insured: Extreme droughts. Payouts designed to cover costs of livestock fodder
- Insured amount: US\$1.2 million



UZBEKISTAN

Main Agric. Insurer: JSC Uzagosugurta (95% Public ownership)

- **Types of Cover:** Traditional indemnity-based products for crop and livestock producers
- **2020 coverage:** 1.5 million policies issued generating agricultural insurance premium of 178.2 billion soums; paid claims of 91.3 billion soums
- **2023 GoU / UNDP / Insurance Development Forum / German Govt, PPP initiative for sovereign risk insurance for farmers (index and indemnity-based)**



KAZAKHSTAN

Law on Mandatory Crop Insurance (2004) to create Compulsory Crop Loss of Investment Cost (LIC) scheme

- PPP with GoK financial support to claims (50% of claims costs)
- High penetration >75% crop area insured (2005-10). Unpopular with farmers due to compulsory nature.

Launch of digital application platform Qoldau.kz (2018)

Crop Insurance Law amended 2020 to make insurance voluntary

2021. New crop weather satellite soil moisture index insurance (WII) for drought & excess rain for spring and winter crops (designed by SwissRe)

- Government premium subsidy level increased to 80% in 2022



MOLDOVA

- PPP subsidized crop insurance since 2004 (Law No.243-XV 08.07.2024)
- 2017 – 9 insurers offering indemnity-based crop insurance (hail, frost, drought)
- Premium subsidies currently about 70%
- Low penetration 2%-3% of crop acreage
- Limited private livestock insurance (no subsidies)



TURKIYE

- Private sector hail insurance since 1957
- **TARSIM PPP national subsidized scheme 2006**
- TARSIM Pool (26 coinsurers)
- Widespread coverage crops, greenhouses, livestock, forestry, aquaculture
- Indemnity-based and some index covers
- High demand & penetration: 2023 coverage 3.1 million farmers (policies); Premium US\$ 486 million
- Govt finances 50% premium subsidies