

An Analytical Review of the State of Car Insurance in Algeria During the Period 2013-2022

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Abstract

This study aims to examine the state of car insurance in Algeria by exploring the legal and economic frameworks that regulate this insurance sector. It also analyzes statistics and figures for this sector, delving into the reasons why it holds the largest share of premiums underwritten by insurance companies compared to other branches of insurance. The study adopts a descriptive and analytical methodology, focusing on various concepts related to car insurance and highlighting its economic and social roles. This is achieved by examining production statistics and compensation payouts within this sector for the period 2013-2022. The analysis of car insurance sector statistics revealed that it accounted for a significant portion, nearly half, of the total insurance production in most years of the study. This dominance is attributed to the mandatory nature of civil liability insurance for vehicles and the substantial insurance base, represented by the large national fleet of cars. Additionally, there has been a growth in the volume of compensation payouts due to the high number of traffic accidents, which exceeded 60,000 annually.

Keywords: Car Insurance, Production, Compensation, Car Fleet, Traffic Accidents.

Introduction

The significant advancements in the automotive industry worldwide and the substantial increase in the number of vehicles, along with their inevitable use as the most suitable means of transportation, have led to a rise in the negative impacts associated with their use. This includes increased risks for car owners, passengers, and third parties injured as a result of accidents. Consequently, car insurance emerged in the early twentieth century.

Car insurance is one of the most prominent branches of insurance in Algeria, holding great economic and social importance. Economically, the income from this branch constitutes the largest share for insurance companies compared to other branches. This is primarily due to the mandatory civil liability insurance for vehicles and the volume of underwritten policies, which correlates with the significant growth of the national car fleet in recent years. The widespread use of various types of vehicles for transporting people, goods, or personal use has resulted in the car fleet exceeding seven million vehicles by early 2022, according to statistics from the National Statistics Office.

Socially, car insurance is a crucial preventive measure for protecting accident victims. This importance is one of the reasons that prompted the Algerian legislator to mandate car insurance for every vehicle, placing it at the forefront of the insurance sector.

Given the significant role of car insurance in the Algerian insurance sector, we pose the following question: What are the statistics and figures for the car insurance sector in Algeria during the period 2013-2022?

Significance of the Study

The significance of this study lies in the substantial share that the car insurance sector holds compared to other branches. This makes it highly important for insurance companies in shaping their financial policies and in the volume of compensation paid out for human and material losses resulting from traffic accidents.

Objectives of the Study

The study aims to understand the various forms of car insurance in Algeria and the legal and economic frameworks that govern it. It also seeks to analyze the statistics and figures for this insurance branch and the reasons it dominates the largest share of premiums underwritten by Algerian insurance companies compared to other insurance branches.

Methodology

To address the posed question, the study employs a descriptive and analytical methodology by exploring various concepts related to car insurance and the regulations governing this type of insurance in Algeria. It highlights the economic and social roles of car insurance by examining the production statistics and compensation payouts in the car insurance sector during the period 2013-2022.

Structure of the Study

To cover all aspects of the topic, the study is divided into two main sections:

1. Section one: conceptual Framework for Car Insurance
2. Section two: the State of Car Insurance in Algeria for the Period 2013-2022

Section One: Conceptual Framework for Car Insurance

In this section, we present various concepts related to car insurance, the different types of car insurance, the insurance contract, and the scope of application for this type of insurance.

First: The Concept of the Car and Car Insurance

1. **Definition of a Car (Vehicle):** According to Article 1 of Ordinance 74-15, a car is defined as any motorized land vehicle, including trailers and semi-trailers, as well as its load, whether the vehicle is used for transporting people or goods (1).
2. **Definition of Car Insurance:** Before defining car insurance, it is important to understand the concept of a traffic accident, which can be defined as "any accident caused by a car, whether it is moving, stationary, or in operation, or in any form." Car insurance is thus defined as "providing coverage for the car owner or custodian against claims by third parties for compensation resulting from insured risks." It may also extend to cover the owner's property (the car) against loss or damage.

Car insurance can be defined as an insurance contract where the subject is the car. The insurer agrees to compensate the insured or the beneficiary a sum of money in the event of an insured accident (2).

3. **Importance of Car Insurance:** Car insurance is one of the most important branches of insurance. The annual increase in car density at high rates has raised the revenue from this type of insurance, making it a stable source of income for insurance companies. The volume of premiums in this branch surpasses that of other general insurance branches, highlighting its significance on both economic and social levels. Economically, the income from companies operating in this sector represents a high percentage compared to other branches due to the volume of operations and the growing demand from policyholders. Companies, in turn, are obligated to pay substantial amounts for compensation for damages caused by traffic accidents. Additionally, insurance serves as a savings tool that can be invested in various projects (3).

The increase in production is partly because car insurance provides individuals and institutions with the necessary protection to venture into new fields. For example, some car dealers sell cars on installment plans, which would not be possible without car insurance (4).

Socially, car insurance is one of the most important preventive measures for protecting accident victims. This importance has led many legislators worldwide to make it mandatory, and special funds have been established to compensate some traffic accident victims.

Second: Types of Car Insurance

Car insurance can be classified according to the types of coverage or the number of vehicles covered by the policy as follows:

1. Classification of Car Insurance by Coverage:

1.1. **Civil Liability Insurance:** This type of insurance covers the insured against claims by third parties for responsibility for an accident. The damage here affects the insured's property indirectly, resulting in liability. In this type, the insured does not insure the victim but rather insures their own liability against claims by the victim, whether the damage affects the victim's property or body.

1.2. **Comprehensive Car Insurance:** This is optional insurance with prices determined by insurance companies based on competitive conditions. It provides protection for the vehicle's body from damage caused by accidents not covered by mandatory civil liability insurance (5).

1.3. **Full Car Insurance:** This type of insurance combines both civil liability and comprehensive insurance (6).

2. Classification of Car Insurance by Number of Policies:

2.1. **Individual Insurance:** This is an insurance contract for a single car, which can include all the aforementioned coverages or just civil liability insurance due to its mandatory nature. This type of insurance is geared towards individuals, focusing on the car and the driver.

2.2. **Fleet Insurance:** A fleet insurance policy covers a group of motorized land vehicles owned by the same person or company, or rented under a long-term contract. Unlike individual insurance, fleet insurance considers the insured vehicles regardless of the drivers (7).

Third: Car Insurance Contract

The car insurance contract is similar to other insurance contracts and is based on the principle of freedom of contract. Although insurance is generally optional, the increasing risk and severity of traffic accidents have led to the development of mandatory legal rules.

1. Mandatory Car Insurance:

According to Article 1 of Ordinance 74-15, every vehicle owner is required to enter into an insurance contract that covers damages caused by the vehicle to third parties before it can be driven (8).

Mandatory insurance covers civil liability, aiming to protect against risks arising from the use of the vehicle that may cause harm to third parties, whether material or bodily, or both (9).

2. Conditions of Car Insurance

The insurer no longer has absolute freedom to set the contract terms, nor is there any requirement for negotiation between the parties, as they are both bound to conclude the contract according to the legal stipulations.

2.1 General Conditions of the Car Insurance Contract:

The most important and prominent of these conditions are as follows:

- **Subject of the Insurance:** Car insurance covers bodily and material damages inflicted on third parties as a result of an accident caused by the insured vehicle.

- **Geographical Limits of Coverage:** According to the general conditions of car insurance, the contract only applies to traffic accidents that occur within the national territory (10).

- **Types of Coverage:** This includes mandatory and optional coverage.

- **Mandatory Coverage (Civil Liability) (11):**

- **Civil Liability While Driving:** The insurance company covers the insured's material liabilities for bodily or material damages inflicted on third parties during the vehicle's operation. It also compensates for bodily injuries to the victim or their legal heirs, even if they do not qualify as third parties concerning the person liable.

- **Civil Liability While Not Driving:** The insurance company covers the insured's material liabilities for bodily or material damages inflicted on third parties when the vehicle is stationary.

▪ **Supplementary Civil Liability Coverage:** This includes liabilities incurred by the vehicle when towing another disabled vehicle and vice versa. This coverage does not extend to damages caused to other vehicles. Additionally, if the vehicle has four wheels, it extends to the personal liabilities of passengers (excluding the driver) towards third parties (12).

○ **Optional Coverage:** In addition to mandatory civil liability coverage, insurance companies offer other optional coverage for damages to the vehicle and its occupants. These include:

▪ **All-Risks Insurance (Collision or Non-Collision Damages):** This covers damages resulting from collisions with other vehicles, stationary or moving objects, or the vehicle overturning without a collision. It includes repairs for the insured vehicle, its accessories, or parts listed by the manufacturer, as well as compensation for transportation costs and loss of vehicle use. Coverage extends to damages caused by floods, rockslides, falling stones, soil erosion, and hail, excluding other natural disasters.

▪ **Collision Damage:** Covers damages from collisions outside garages or parking lots involving the insured vehicle, a known person, another vehicle, or a domesticated animal owned by a known person. The insurer compensates the insured within the policy limits for repairs.

▪ **Glass Breakage:** Covers damages to the front and rear windshields and side mirrors caused by stones, gravel, or other objects, whether the vehicle is moving or stationary (13).

▪ **Theft:** Covers damages from the theft or attempted theft of the insured vehicle, including losses or damages, but excluding indirect damages. It also covers legitimate costs incurred by the insured for recovery, including tires, accessories, and spare parts.

▪ **Fire and Explosion:** Covers damages from fire or explosion, excluding those caused by explosives carried in the vehicle, according to the manufacturer's parts catalog.

▪ **Passenger Insurance:** Provides compensation for bodily injuries (death, medical expenses, or disability) to passengers in the insured vehicle (14).

○ **Contract Duration and Validity:** The contract duration is specified in the special conditions. The contract is considered complete upon signature by both parties (15).

○ **Contract Termination:** The contract may be terminated before its expiry in the following cases (16):

- By the policyholder or insurer if the insured vehicle is sold.
- By the heir or insurer if the insured vehicle is sold due to the policyholder's death.
- By the insurer if the risk increases and the policyholder refuses to pay the additional premium within 30 days.
- By the insurer due to omission or incorrect declaration of risk-related data before an accident, with the policyholder refusing to pay the additional premium within 15 days.
- Automatically if the insured vehicle is confiscated or lost due to an uninsured accident.

○ **Special Conditions of the Car Insurance Contract:** These are pre-prepared forms provided by insurance companies. The insurance contract must be in writing, clearly stating the following in addition to both parties' signatures:

- Names and addresses of the contracting parties.
- The subject or risk insured against.
- Nature of the insured risks.
- Date of signing and effective date.
- Contract duration.

- Premium amount or insurance contribution.

3. Obligations of the Insurer and Insured in Car Insurance

3.1 Obligations of the Insurer: These include:

- Compensating for losses and damages resulting from unforeseen events or accidental risks caused by the insured or persons for whom the insured is legally responsible, in accordance with Articles 134 to 136 of the Civil Code, regardless of the nature or severity of the fault.
- Providing the service specified in the contract upon the occurrence of an insured risk or contract expiration (17).
- Paying the compensation or specified amount within the timeframe stated in the general conditions. The insurer must initiate an assessment if necessary, within seven days of receiving the accident report.
- Submitting the assessment report within the contract's specified deadlines.
- Issuing a settlement receipt, which is a document given to the insured when compensation for losses is paid (18).

3-2 Obligations of the Insured:

These can be summarized as follows (19):

- The insured must declare all known information and circumstances when subscribing to the contract via a questionnaire that allows the insurer to assess the risks involved.
- Payment of the premium or subscription at the agreed-upon intervals.
- Precise declaration of any changes or aggravation of risk, if beyond the insured's control, within seven days from becoming aware of it, except in cases of emergency, force majeure, or prior declaration to the insurer if the risk change is caused by the insured.

Section Two: The Reality of Car Insurance in Algeria from 2013-2022

Car insurance is a tool used to address risks to individuals, property, and liabilities resulting from car accidents. It has seen increasing popularity year after year due to its mandatory nature.

First: The Legal Framework for Car Insurance in Algeria

The car insurance sector in Algeria is governed by various laws and regulations that organize the operation of insurance companies and define the rights and obligations of both insurers and insured parties. The most important is Law No. 88-31 dated July 19, 1988, which amends and complements Order No. 74-15 dated January 30, 1974, concerning the compulsory nature of car insurance and the compensation system for damages (20).

1. Mandatory Insurance

- **Article 1:** Every vehicle owner is required to subscribe to an insurance contract that covers damages caused by the vehicle to third parties before it is put into operation. The term "vehicle" includes any motorized land vehicle and its trailers or semi-trailers and their loads.
- **Article 4:** Mandatory insurance must cover the civil liability of the contract subscriber and vehicle owner, as well as the liability of any person authorized by them to guard or drive the vehicle, except for garage owners and individuals who regularly engage in brokerage, sale, repair, restoration, or monitoring of vehicle operations, as well as their representatives, concerning vehicles entrusted to them for their tasks.
- **Article 5:** The compulsory insurance contract must be concluded with institutions authorized to conduct insurance operations under the conditions stipulated in subsequent laws and regulations in force.

- **Article 6:** In case of the sale of the vehicle by the insured or their heir, the buyer is subject to the obligation specified in Article 1. In case of the insured's death, the insurance continues by law until the contract expires for the heir's benefit.
- **Article 7:** A decree issued based on a report by the Minister of Finance shall determine the provisions relating to:
 - The documents proving compliance with the insurance obligation and penalties associated with non-compliance.
 - The comprehensiveness of the insurance contract referred to in this order.
 - Exceptions and cases of loss of guarantee that the insurer can invoke.
 - The limits of the contract's effects.
 - Conditions related to vehicle insurance in the context of international traffic (21).

2. Compensation

2.1 Compensation for Bodily Injuries (22)

- **Article 8:** Any traffic accident causing bodily injuries results in compensation for each victim or their legal heirs, even if the victim does not qualify as a third party concerning the person civilly liable for the accident. This compensation also includes the insurance contract subscriber and the vehicle owner and may cover the vehicle driver and the accident's cause.
- **Article 9:** If the insurance company refuses to pay any compensation due to lack of coverage or loss of the right to coverage, the special compensation fund shall bear the amount of these damages under the conditions stipulated in this order.
- **Article 10:** The compensation provided in the previous articles cannot be combined with the compensation that the same victims may receive under the legislation related to work accidents and occupational diseases.
- **Article 16:** Compensation due for bodily injuries is paid in a lump sum or as a periodic pension.
- **Article 17:** The victim or their legal heirs may demand from the insurer or the special compensation fund, where applicable, to pay them, in addition to the compensation provided for in Article 16 above, the following:
 - Medical and pharmaceutical expenses and the cost of prosthetic devices.
 - Medical and hospitalization expenses according to the applicable rates at all medical or hospital centers.
 - Compensation for wage or income differences during the period of temporary disability.
 - Transportation and funeral expenses.

These expenses are paid or reimbursed based on supporting documents.

2.2 Compensation for Material Damages

- **Article 21:** No material damage caused to a vehicle shall be reimbursed if the damaged vehicle has not undergone a prior assessment.
- **Article 22:** The conditions for practicing the profession of car experts with insurance companies, responsible for assessing material damages caused to vehicles due to traffic accidents, shall be determined by a decree issued based on a report by the Minister of Finance.
- **Article 23:** To practice their profession with insurance companies, experts must be registered in the licensing table prescribed by the Minister of Finance.

Second: Analytical Review of Car Insurance Statistics for the Period 2013-2022

1. Production Statistics

The following table presents the production statistics of the car insurance branch in Algeria for the period 2013-2022.

Table 1: Production of the Auto Insurance Sector Compared to Total Production for the Period 2013-2022 (Unit: Million DZD)

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Years
155.88	144.77	137.55	144.45	137.73	133.68	129.56	127.90	125.50	113.99	All production
65.243	62.181	63.206	69.613	68.560	65.047	66.074	66.841	65.360	61.073	Cars branch
%47	%47	%50	%53	%55	%54	%50	%52	52%	54%	Ratio %

Source: Prepared by the researchers based on the reports of the Directorate of Insurance for the period 2013-2022

The following figure further illustrates these statistics and the significance of the automotive insurance sector compared to the overall production volume of the insurance sector

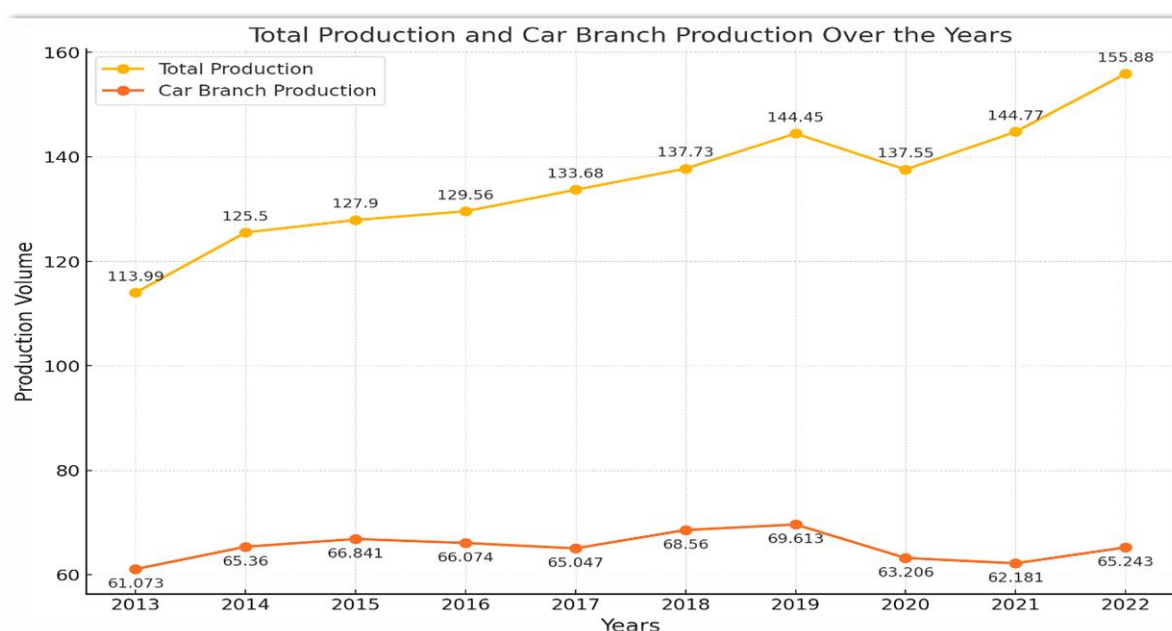


Figure 01: Comparison of the Automotive Insurance Sector's Production with the Overall Production of the Insurance Sector for the Period 2013-2022

Based on the previous table and figure, we observe fluctuations in the volume of car insurance premiums during the study period. This can be attributed to several reasons, the most significant of which are as follows:

- The decline in the turnover of the car insurance branch is due to the Finance Act of 2014, which aimed to curb the chaos in the national new car market. Article 51 of the 2014 Finance Act stipulated that only legally authorized and Algeria-resident car dealers may import passenger and commercial vehicles (23), as well as mobile machinery, for resale in their original state.

- Article 52 mandates that from the date of publication of this law in the Official Gazette, car dealers must establish industrial and/or semi-industrial activities or any other activities directly related to the automotive industry within a maximum period of three years. Failure to commence production by the end of this period will result in the withdrawal of the dealership authorization.
- Article 73 requires car dealers to import a quota of vehicles running on liquefied petroleum gas and natural gas fuels when subscribing to the conditions book. Non-compliance with this obligation will result in the temporary suspension of imports.
- After the number of imported cars reached a record 605,000 units in 2012, worth approximately \$7 billion, this figure began to decline, reaching 98,000 cars in 2016 with a value of less than \$1 billion, following the imposition of import licenses and limits on the number of imported cars.
- The ban on car imports from 2018 to 2022 exacerbated the new car crisis in Algeria. The delay in car importation processes led to a decline in the turnover of insurance companies by more than 25%, alongside the deterioration of the national vehicle fleet, which contributed to an increase in traffic accidents.

In this context, the National Insurance Council clarified that the national insurance sector remains heavily reliant on the car insurance branch, which accounts for nearly half of the total turnover of the insurance market. The council also highlighted that the car insurance market has suffered in recent years from the shutdown of assembly plants and the halt in new car imports. They affirmed that the resumption of the new car manufacturing sector and the activities of car dealers would likely facilitate the revival of partnerships with insurance companies, as insurance is often a key sales driver. Additionally, with the resumption of dealer activities and car manufacturing, as materialized in November 2023 by the President's issuance of two executive decrees specifying the conditions and modalities for conducting this activity, as well as the relevant conditions books, the importation of used cars less than 3 years old was also opened under the 2023 Finance Act, which would also revive the car insurance branch (24).

From the table, we also observe that the premiums from the car insurance branch account for half or more of the total insurance premiums in most years, except for 2021 and 2022, where it decreased to 47%. The reasons for this percentage include:

- The mandatory nature of this type of insurance as per Ordinance No. 74-15 dated January 30, 1974, concerning the compulsory car insurance and compensation system;
- The increase in the tariff applied to this insurance during these years, as authorities have revised it multiple times to address the technical deficit incurred by this branch;
- The development of the comprehensive car insurance contract (Tous risques) and the requirement to subscribe to it for car loans provided by banks;
- The implementation by insurance companies of the Ministry of Finance's directive, which caps the discounts granted by companies in the car insurance branch at a maximum of 50% (25);
- The growth of the national car fleet, despite the suspension of the car loan formula in 2009 (reinstated in 2016), mainly due to the improvement in purchasing power since 2011 as part of the state's revaluation of workers' wages in various sectors, especially the public service.

The following table illustrates the development of the national car fleet during the study period

Table No. 02: Evolution of the Car Fleet in Algeria During the Period 2013/2021
Unit: Million Cars

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Years
7.062	6.896	6.717	6.577	6.418	6.162	5.986	5.683	5.425	5.123	Cars numbers

Source: Prepared by the researchers based on reports from the National Office of Statistics (ONS) for the period 2013/2021

It is observed from the table that the rate of increase in the number of cars in the national fleet is declining; this is due to the reasons previously discussed.

2. Compensation

Statistics

The following table will present the compensation statistics for the car insurance branch in Algeria during the period 2013-2022.

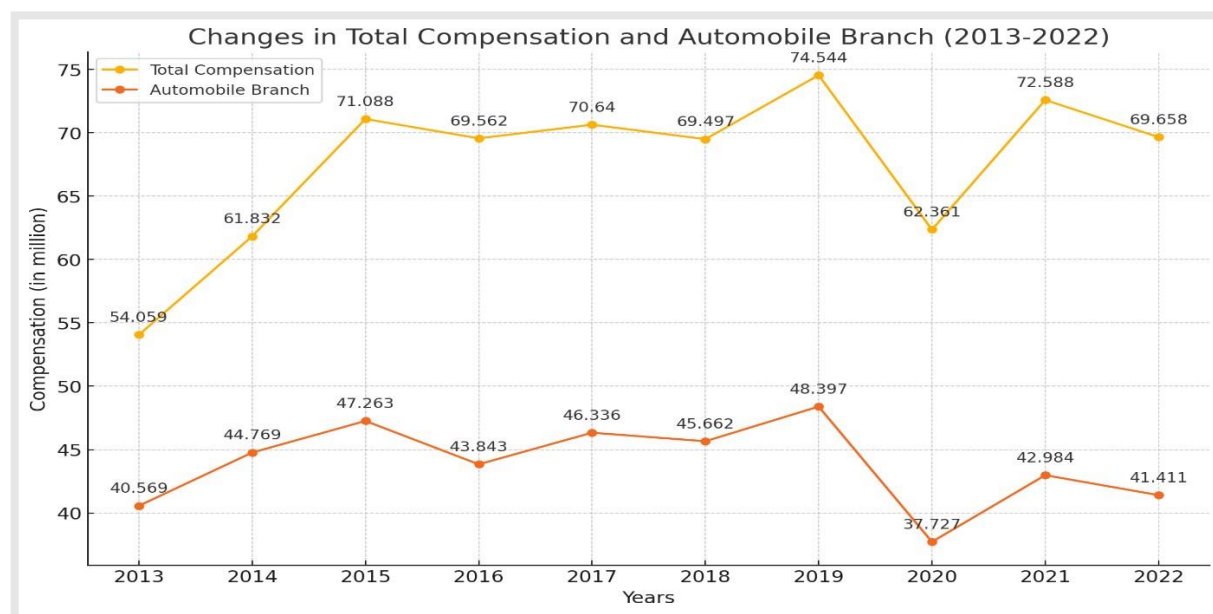
Table No. 03: Compensation for the Car Insurance Branch Compared to Total Compensation for the Period 2013-2022 Unit: Million DZD

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Years
69.658	72.588	62.361	74.544	69.497	70.640	69.562	71.088	61.832	54.059	All Compensation
41.411	42.984	37.727	48.397	45.662	46.336	43.843	47.263	44.769	40.569	Cars branch
%59	%59	%60	%65	%66	%66	%70	%67	%72	%75	Ratio %

Source: Prepared by the researchers based on reports from the Directorate of Insurance for the period 2013/2022

The following figure further illustrates these statistics and highlights the importance of car insurance branch compensation compared to the total compensation paid in the national insurance sector.

Figure No. 02: Compensation for the Car Insurance Branch Compared to Total Compensation for the Insurance Sector for the Period 2013-2022



Source: Prepared by the researchers based on figures from the previous table

From the previous table and figure, we observe that the doubling of car traffic accidents and the resulting bodily injuries have made the car insurance branch take the lead, capturing the largest share, ranging between 59-75% of the total compensation amount during the study period. However, this percentage has been decreasing over the years due to the declining growth rate of the car insurance branch compared to other insurance branches. Additionally, the increase in labor costs in the car repair sector and the rise in car spare parts prices due to import restrictions have led to higher costs for both the insured and the company.

The period from 2020 to 2022 witnessed a significant decrease in the volume of compensation, which can be attributed to the health situation that prevailed during that period due to the COVID-19 pandemic and the imposed restrictions on movement and traffic.

During these years, the car insurance branch experienced an upward trend due to the increase in traffic accidents and the associated compensation costs for material and bodily damages. The main reasons for the rise in accidents are as follows:

- Increase in the size of the national car fleet;
- Insufficient road infrastructure development to keep up with the increase in the number of vehicles.

Table No. 04: Number of Traffic Accidents and Victims in Algeria During the Period 2013/2022

2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Years
59766	57982	54300	60790	54241	57328	59902	64813	64294	56136	Accidents number
73715	71744	64080	73534	65959	69754	73337	79828	80225	68734	Injuries number
1867	1683	1501	1771	1779	1882	2118	2332	2519	2294	Death number

Source: Prepared by the researchers based on statistics from the Directorate General of Civil Protection for the period 2013/2022.

According to data from the National Center for Road Safety and Security, Algeria ranks high both regionally and globally in terms of traffic accidents. Statistics indicate that the daily mortality rate for traffic accidents is approximately 1 death per day. The years 2014 and 2015 were the most severe, with over 64,000 accidents resulting in 2,519 and 2,332 fatalities, respectively, and more than 79,000 and 80,000 injuries, respectively. However, the last three years have seen a significant decline in the number of accidents and casualties, with fatalities dropping below 2,000. This reduction is attributed to the strict enforcement of traffic laws, which impose several severe penalties such as license suspension and cancellation, fines, and the implementation of monitoring systems like radars at accident-prone locations. The health measures related to the COVID-19 pandemic and the associated lockdowns also played a role.

The human factor is the primary cause of traffic accidents, accounting for over 93%, due to non-compliance with traffic rules, excessive speed, dangerous overtaking, mobile phone use, and failure to use seat belts while driving. Vehicle condition accounts for 4%, and external environmental factors account for 3% (26).

In a statement to Algerian Radio, the President of the National Center for Road Safety and Security, Ahmed Naït El-Hussein, estimated the material losses from road accidents at 100 billion DZD annually. He noted that, in addition to the psychological and emotional pain they cause, these accidents place a significant financial burden on the state (27). Consequently, the government issued the new Traffic Law No. 17-05, dated February 16, 2017, concerning the regulation and safety of road traffic. Key provisions of this law include the introduction of the point-based license system and the imposition of stricter penalties and fines on violators (28).

Conclusion

From this study, we conclude that car insurance holds significant economic and social importance. It is a crucial source of income for insurance companies and a preventive measure for individuals who are victims of traffic accidents, fostering a sense of comfort and security within the community.

The analysis of car insurance branch figures and statistics revealed its dominant position compared to other branches, capturing half of the total insurance production in most years of the study. Car insurance contracts dominated the portfolio of concluded contracts due to the mandatory car insurance law. The prominence of the car insurance branch compared to other branches is also attributed to the large insurance base represented by the expansive national car fleet, which experienced substantial growth during the study period despite commercial measures related to car imports, such as the

quota system imposed in 2014 and the import ban in 2017, which lasted nearly four years and had a significant negative impact on the turnover of national insurance companies, reducing their turnover by 25%.

The growth in car insurance production was accompanied by an increase in the volume of compensation paid, primarily due to traffic accidents, which recorded alarming numbers, averaging over 60,000 accidents per year and more than seven fatalities per day, with over 70,000 injuries annually. The human factor was the main cause of these accidents, accounting for 93%.

Despite the role car insurance plays in protecting vehicles and individuals from road risks in Algeria, it is essential to raise awareness among individuals about the importance of this type of insurance and to promote traffic safety culture through continuous awareness and education campaigns. There is also a need to review the laws related to car insurance and traffic regulations.

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