



### Before (Prevention)



**Compulsory insurance coverage extension for multiperils:**

individuals businesses automobiles

in France and overseas territories

policyholders

**Contract premiums**

basic premium



additional premium

12%/year

~€20/year/one family building



**Barnier Fund (FPRNM)**

-to finance preventive measures and Risk Prevention Plans

**Private insurance companies**



can choose to be reinsured by

or by



Caisse Centrale de Réassurance



Private reinsurers

**State reinsures CCR**

Intervenes as a last resort

Public-private partnership

### Event occurrence



\*list of perils fixed by the government

**The Mayor**

has 18 months from the date of occurrence to fill a request with the Prefect demanding that the event be recognized as a "Natural catastrophe"

**The Prefect**

submits the request to the Interministerial Commission

**The Interministerial Commission**

determines whether the event may be declared a disaster or not.

The list of municipalities recognized or not by decree is published in the Official Journal

**Phenomenon is recognized as a "natural catastrophe" by governmental declaration?**

### After (Recovery)



**NO**

**Contractual policy for specific hazards?**

**NO**  
no insurance coverage

**YES**

**unlock insurance coverage**  
(Deductible fixed by the contract)



The loss adjusters' assesses the cost of the damages

**Private insurance companies**

indemnify in accordance with the conditions laid down in the contract\*



Private reinsurers (i.e., CCR Re)

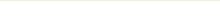
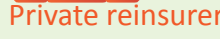
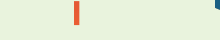
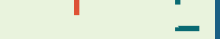
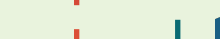
**YES: Natural Catastrophe scheme**

**unlock CATNAT compensation**  
(Deductible fixed by the law)

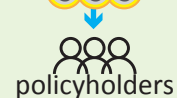


The loss adjusters' assesses the cost of the damages

**Private insurance companies**



indemnifies the insured within the 3 months following the date of remittance of the claims adjusters' assessment



resinsures insurers in accordance with the CatNat compensation scheme and as part of its general interest mission



**State reinsures CCR**  
Unlimited guarantee in case of extreme event

time