

# Insurance industry in Central African Republic: Business Report 2025

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## Abstracts

This report is a comprehensive research of insurance industry in Central African Republic.

The first two chapters of the report feature the country profile by giving general information on Central African Republic and by thoroughly studying its economic state, (including key macroeconomic indicators and their development trends). The third chapter covers common business procedures in the country: from starting a project to closing a business. This chapter elucidates the country's fiscal system, existing labour practices, property rights regulation peculiarities and other issues vital for running business in this country.

Further, the report analyses insurance industry in the country by identifying key market players, (including major producers, traders, etc), as well by evaluating foreign economic relations within the sector in the recent three years. An important part of the report is Porter Five Forces analysis that surveys an industry through five major questions (What composes a threat of substitute products and services? Is there a threat of new competitors entering the market? What is the intensity of competitive rivalry? How big is the bargaining power of buyers? How significant is the bargaining power of suppliers?).

Related news bulletins update and add the finishing touch to an overview of economic situation in Central African Republic.

The aim of this study is to provide a tool which will assist strategy group and the management team specialists in making correct decisions as how to penetrate the Central African Republic market and how to catch the maximum commercial

opportunities in dealing with business partners in this country.

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## About

The Central African Republic (CAR) insurance industry is underdeveloped. The industry is regulated by the Conférence Interafricaine des Marchés d'Assurances (CIMA), which is responsible for regulation across the entire CFA franc zone. According to the Fédération des Sociétés d'Assurances de Droit National Africaines, there were only two insurance companies operating in the country in 2016.

This limited the competition among insurers, and resulted in a lack of product innovation during the review period. Insurance distribution is still underdeveloped in the Central African Republic. The insurance distribution network in the country mainly comprises bancassurance, brokers and e-commerce. Insurers have developed distribution networks based on target segments and product lines.

In January 2018, the European Union and the African Development Bank jointly allocated XAF19.6 billion (US\$35.2 million) for the construction of a fiber optic path in the Central African Republic to improve internet connectivity in the country.

On May 16, 2017, the World Bank approved aid of XAF16.3 billion (US\$28.0 million) to help people affected by the sectarian violence.

According to the World Bank, Central African Republic was the 186th largest export-based economy in the world in 2016.

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