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THEME: "Environmental risks: the provision of prevention and Insurance"

Subject 1: Global warming and environmental degradation in Africa: myth?

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Executive Summary

..This paper examines the issue of global warming and environmental degradation in Africa for the prevention of environmental risks from the insurance sector. Since 80's, environmental change is a matter of global significance whose impact is could be risky to the economy, the quality of life and the future of peoples. Over the years, it is a growing concern and it causes a controversy among researchers, scientists, governments, companies, insurers and international organizations Global warming and environmental degradation are a myth or reality? What solutions African states call? Would it be appropriate for the insurance industry to adjust to prevent environmental risks? A documentary research and an analysis of risk factors and facts have provided answers almost accurate.

..Indeed, it emerges from the work of the Intergovernmental Group of Experts United Nations on Climate Change (IPCC), the following observations: 1) the frequency and increase in days / periods and warm nights, 2) Increased frequency heavy rainfall. In addition, the IPCC anticipates an increase in areas affected by drought (2 / 3 of African soils are dry), an increased intensity of tropical cyclones and the effects of extreme climbs from the sea level.

These climate changes caused by human activities and poverty developped a gradual and sustained deterioration of the environment with an effect on agriculture, forestry, ecosystems, water resources, public health; " industry, institutions and societies. On their side, african states in the framework of The New Partnership for Africa's Development (NEPAD) worry about the extinction and loss of forests (5 hectares per year) due to industrial timber exploitation, firewood collecting, slash and burn agriculture...etc. Some projections made by reseachers for 2020 or for the end of the twenty-first century are clearly present nowadays. These are water shortages, declining areas suitable for farming, declining crop yields, the reduction of agricultural production and the threat to food security. According to the Afican Development Bank 150 million Africans are affected by the food crisis. Since January 2008, public demonstration and social disorder erupted in several countries including Burkina Faso, Cameroon, Senegal, Egypt ... etc.. According to the IPCC, 75 to 250 million Africans could become poorer because of climate change. The world will therefore face the problem of "climate displaced population ».

.. Some legal mesures have been taken by States including the signing of the United Nations Convention of 1994 on the fight against desertification, the Convention frameworks of 1992 on Climate Change and the Kyoto Protocol signed in 1997 .. . etc. The New Partnership for Africa's Development (NEPAD) sets up in 2003 an « Environmental Action Plan » focused on environmental monitoring, research, partnership and the transfer of "green" technologies. Tools as national policies and strategies are developed and implemented in several countries such as Senegal and Cameroon. However, the actions appear to still fragile, due to low level of involvement of all actors (states, private sector and civil society), poor framework for monitoring and evaluation, inadequate financial resources, and poor political will.

..Ultimately, it is no longer a question to ask on climate change and environmental degradation. The facts were clear, there is an urgent need for Africa, the continent most vulnerable and most affected

to adapt and mitigate the adverse effects of these changes. However, this needs many financial resources, political will, involvement and commitment of all stakeholders. It is "time to act" according to Ogunlade Davidson. The mitigation measures and anticipation so far, although timid require the contribution of all actors in their implementation. It is here that prevention and coverage of environmental risks is its meaning. A necessary adaptation of products and services is a guarantee for the stability of the insurance market. In addition it appears as a factor in securing investment and improving business climate.