

Insurance as a Strategy for Protecting Municipal Assets

التأمين كاستراتيجية لحماية أملاك البلدية

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Received: 03/09 /2025

Accepted: 24/02 /2026

Published: March /2026

Abstract:

According to Law No. 11/10 related to municipalities, and the National Property Law of 1990, as amended and supplemented, the municipality, as the basic territorial community of the state, has the right to own property as long as it possesses territory, in accordance with the principle of territoriality.

According to the Algerian Constitution, municipal property consists of both public and private assets. This diversity in property exposes it to numerous and varied risks that are difficult for the municipality to address, given its material, human, and even knowledge-based resources. Therefore, insuring municipal assets has become one of the primary concerns of local communities, especially after it was emphasized by the legislator through Ordinance 03/12, which mandates insurance for natural disasters. The insurance system plays a significant role in managing the greatest risks facing municipal property, allowing the municipality to focus on its main task of providing public services

Key words: Municipality; Municipal Property; Risk; Insurance; Insurance Contracts.

الملخص:

وفقاً للقانون رقم 10/11 المتعلق بالبلدية، وقانون الأملاك الوطنية لسنة 1990 المعدل والمتمم فإن البلدية بصفتها الجماعة الإقليمية القاعدية للدولة لها الحق في امتلاك أملاك ما دامت تملك إقليم، وهذا وفقاً لمبدأ الإقليمية. و حسب الدستور الجزائري فإن أملاك البلدية تتكون من الأملاك العمومية والخاصة، وهذا التنوع في الأملاك يجعلها معرضة لأخطار عديدة ومتنوعة يصعب على البلدية حسب إمكانياتها المادية والبشرية وحتى المعرفية التصدي لها، لذا أصبح التأمين على أملاك البلدية من أولى اهتمامات الجماعة المحلية خاصة بعد التأكيد عليه من طرف المشرع بموجب الأمر 12/03 المتعلق بالزامية التأمين على الكوارث الطبيعية، فنظام التأمين له دور كبير في إدارة أكبر المخاطر المحدقة بأملاك البلدية، لتتفرغ هذه الأخيرة إلى مهمتها الرئيسية المتمثلة في تقديم الخدمة العمومية

الكلمات المفتاحية: البلدية؛ أملاك البلدية؛ الخطر؛ التأمين؛ عقود التأمين.

Introduction:

Fundamental building blocks of the administrative structure of the state, regional local communities are They reflect a tiny organizational structure shown as specified geographic administrative units. A duty that is sometimes challenging for the private sector to fulfill because of low financial returns or limited economic viability, their goal is to satisfy the public needs of the population under their control. Thus, these local communities are administrative units scattered over the national territory, part of a known structural framework meant to meet the needs of people in particular areas in terms of public services and facilities that private sector companies find difficult or impossible to provide.¹

Therefore, regional local communities are a real manifestation of the idea of administrative decentralization inside the state. This decentralization gives them autonomy in deciding about the management of their internal affairs and the progress of their developmental initiatives. This approach guarantees equal growth across all areas and improves administrative performance flexibility. These local communities, as part of this administrative system, have legal personality distinct from the state and own public and private properties allowing them to conduct different activities meant to enhance the quality of life for people.

By means of these different initiatives, local communities come into contact with a variety of hazards and difficulties that could endanger the stability and security of public property and the financial resources at their disposal. These risks are a series of threats that could harm the different tangible and intangible assets of these communities, including those caused by natural disasters, accidents, or other resource loss or destruction-related hazards. Therefore, a basic way to guarantee the safeguarding of these assets from the several hazards they could encounter is the insurance system.

These communities aim to adopt effective insurance strategies that help mitigate potential damage by implementing well-thought-out insurance policies aimed at reducing the negative impacts that may result from various risks. As a result, many questions arise regarding the optimal strategies for managing these risks and providing financial security for communal property. What methods should local communities follow in insuring their property to ensure its sustainability and protection from hazards?

In light of this, an important issue arises regarding how to manage the risks that municipal properties are exposed to, as the fundamental regional community within the state. What are the optimal insurance strategies that can be adopted to protect these properties, whether from natural or human-made risks, in order to ensure the continuity of operations and the safe and effective meeting of the population's needs?

To answer this, we have based the preparation of this article on an analytical approach, which involves gathering information and legal texts and analyzing them, in addition to a descriptive approach to provide a comprehensive and accurate description of the insurance process for municipal properties.

On this basis, we have divided our article into three main sections as follows:

- Section One: The Municipality
- Section Two: Municipal Property in Algerian Legislation
- Section Three: Insurance Against Risks Associated with Municipal Property

1- The Municipality:

The municipality, often regarded as the fundamental administrative unit in the framework of regional communities in the state, is a major component of the local administrative system. Being the nearest interface to people, it has main responsibility for many public services directly enhancing local living quality. Therefore, the municipality is a basic pillar in the administrative structure of the state since it is charged with carrying out and applying public policies on the ground in line with the needs of the local population.

Starting with a legal definition, we will look at the idea of the municipality in this part. We will also discuss the traits of the municipality that set it apart from other administrative units in the state, such its financial and administrative autonomy, and the degree to which the idea of decentralization is actually realized, therefore strengthening its capacity to make independent local decisions fitting community needs. At last, we will cover the several municipal bodies, mostly the municipal council and the executive body under the president of the municipal council.

1.1- Concept of the Municipality:

By clarifying its definition and highlighting its qualities, we will try to tackle the idea of the municipality in this part.

1.1.1- Definition of the Municipality:

The regional components of the Algerian Constitution, as stated in Article 17, are the municipality and the province. The elected council represents the basis of decentralization² and the venue for citizen involvement in the administration of public concerns; the municipality is deemed the basic community.³

Article 1 of the Law on Local Communities, meanwhile, defines the municipality as the basic regional entity of the state, endowed with legal personality and independent financial status, and established by law.⁴

- Being a regional organization, it has particular duties inside a given geographic area.
- It is fundamental or basic, meaning it is the smallest unit in the regional division.
- It has legal personality, therefore it exists legally apart from the province and the state. The president of the municipal council legally represents it and it has the right to sue in court. It can also sign contracts, take gifts, etc.
- Established by law, it can only be abolished by law following the principle of conformity of forms. An executive order, though, can change its geographic limits either by expansion or contraction. Article 50 of the Algerian Civil Code states that a municipality is a legal entity with all the rights save those naturally linked to the human condition.⁵ Where it works with the state, especially in managing and preparing the territory, promoting economic, social, and cultural development, guaranteeing security, and maintaining and enhancing citizens' living conditions, it uses its powers in all areas of competence granted to it by law. It forms the basis for citizen involvement in the administration of public business, a place for the exercise of citizenship, and the basic territorial unit of decentralization.⁶

1.1.2- Characteristics of the Municipality:

The basic territorial community of the state—the municipality—is defined by a set of traits including:

1.2- Administrative Independence of the Municipality:

Usually, the acknowledgment of legal personality gives rise to this very crucial quality. Administrative independence is the establishment of entities with all required powers where administrative duties are split between the central government and autonomous local bodies under a supervisory system chosen by the central state authorities. This autonomy brings with it several benefits, including:

- Reducing the load on central administration from the many different tasks it carries out.
- Avoiding delays and ensuring the prompt issuance of decisions related to local interests.
- Greater knowledge and more effective central administration response to the wants and needs of people.
- Direct citizen involvement in managing their local public concerns helps to fulfill the idea of democracy.⁷

1.3- Financial Independence of the Municipality:

The legal personality and administrative autonomy of the municipality call for acknowledgment of its financial independence, or independent financial condition. This means giving the municipality particular financial resources that allow it to carry out the duties given to it and satisfy the demands of its people. It also gives it the entitlement to possess private property. The Algerian Municipal Law says that the municipal council shall act in the name of the municipality and shall conduct activities connected to the preservation of the assets and rights forming the wealth of the municipality.

Furthermore, the financial independence of local governments lets them freely control their budget within the confines of the state's economic policy, therefore preventing any adverse effect on the expansion of economic activity. The financial independence given to local governments, however, currently lacks this quality because of budgetary limits and central government control.

1.4- Municipal Bodies:

The Local Communities Law's Article 15 specifies the municipality as follows:

- A deliberative body, represented by the municipal council.
- An executive body, headed by the president of the municipal council.⁸

This clause makes clear that two complementary entities run the municipality: the municipal council and the executive body presided over by the municipal council president.

1.4.1- The Municipal Council:

Given that its members are elected, the municipal council is seen as the main entity in the municipality representing the will of the people. Its work is done via discussions

emphasizing several particular areas specified by legal texts, the most important being municipal property. This feature has been given great importance by the Municipal Law of 2011.

A deliberative body, the municipal council handles issues under its jurisdiction via deliberations conducted during meetings planned under the Municipal Law. Usually every two months, these meetings are regular sessions lasting no more than five days. Extraordinary sessions could also be called whenever the municipality's business calls for it, at the request of the president of the municipal council, two-thirds of its members, or the governor.⁹

1.4.2- President of the Municipal People's Council:

Elected, the President of the Municipal People's Council oversees the executive arm of the municipality and gives the municipality total decentralization since all members in charge of its management are elected.

Elected for a five-year term, the President of the Municipal People's Council Within fifteen days following the announcement of the Municipal People's Council election results, the governor invites the elected members to install the President of the Council, head of the electoral list that garnered the majority of votes.

Administrative control is one of the powers the President of the Municipal People's Council is held to. In this role, they help to preserve public order on one hand and protect municipal assets on the other. They therefore take all required actions to safeguard public place properties that could be vulnerable to catastrophes or accidents. They also monitor the control of roads under the municipality's authority and guarantee adherence to rules governing temporary labor in public property areas and their preservation.¹⁰

2- Municipal Property in Algerian Legislation:

Several legal provisions, especially the National Property Law of 1990, which covers all property owned by public entities, have enshrined the idea of national property in Algeria. The legislator has often used this law to identify all public and private national property held by the state, the province, and the municipality.

National property can thus only be owned by the state and local communities as endorsed by the constitution, which supports the idea of territoriality, giving public entities (territorial) that have a territory the right to own national property.

Drawing on this, this part will discuss municipal property as the fundamental territorial state community.

2.1- Public and Private Municipal Property:

National property is defined by law, according to Article 22 of the Algerian Constitution, and consists of public and private property held by the state, the province, and the municipality.¹¹

2.1.1- Public Property of the Municipality:

The public property of local authorities (municipality) is divided into two categories:

- Natural property owned by the national government.

- National public artificial property.¹²

Beaches, inland waters, surface natural resources, and so forth are examples of national public natural property that is owned by the municipality. For instance, regular and express roads, civil and military airports, railroads and their accessories, and ports and their accessories are examples of national public artificial property that is owned by the municipality.

2.1.2- Private Property of the Municipality:

The following are included in the municipality's private property:

- rights and transferable values acquired or obtained by local authorities;
- real estate and movable property of various kinds not designated as national public property.
- Property and rights that are transferred to local authorities or their administrative bodies and institutions as a result of ownership subdivision.
- Property that has been returned to the municipality after its designation as national public property has been revoked.
- The property was legally reclaimed after being unlawfully transferred from the municipality's national property that had been seized or occupied without authorization.¹³

2.2- Management of Municipal Properties:

As amended and supplemented, Article 09 of Law 90/30 on national property gives the president of the municipal council the power to control the national properties of the municipality.¹⁴

The law also acknowledges that, especially with regard to technical issues or ownership transfer, the presidents of local popular councils have some authority in this field.

They are carried out regarding the procedures connected to managing and disposing of the public property of the municipality by means of the following processes:

2.2.1- Inclusion in Public Property:

This is the process of adding a particular asset to one of the public property classifications. Two procedures form the foundation of the approach:

A) Boundaries:

This is the procedure of isolating the national public property held by the state from the adjacent properties. The aim is to specify the territorial jurisdiction applying to state property under which the exceptional provisions apply.

B) Alignment:

This is the procedure used to draw the lines between public roads and nearby properties, also known as artificial properties, which are subsequently included in national properties following a number of legal and administrative processes.

2.2.2- Allocation:

The Law on National Properties deals with allocation, defining it as any action using real or movable property owned by a public entity for a goal benefiting the public interest.

This means putting national property, whether state or regional community owned, under the control of a public service or institution to enable its use, so seeking the public good.

2.2.3- Donations and Bequests:

The Municipal People's Council must pass a resolution in order for the municipality to accept or reject donations and bequests, as stipulated in Article 45 of the amended and supplemented Law on National Properties.

2.2.4- Rental and Free Management of Properties:

The -municipality has the authority to lease its private properties, according to Article 90 of the Law on National Properties. Within its jurisdiction, the competent authority leases the property it owns. Additionally, under a terms and conditions agreement, the municipality oversees commercial or artisan establishments. Additionally, after consulting the State Property Administration's technical services and adhering to legal procedures, the municipality may dispose of property in accordance with this agreement, with the proceeds from any sale eventually going back into the municipal budget.¹⁵

2.2.5- Disposition of Municipal Property:

Municipal real estate property that has not been allocated or whose allocation has been revoked may be sold or leased if there is a chance that it will no longer be used for the operations of public services and institutions, according to Article 89 of the National Property Law 90/30, as amended. In accordance with planning and urban development regulations, the sale or lease should be conducted at a public auction.¹⁶ The disposal procedure can only be carried out with the governor's approval and requires a resolution from the municipal council.¹⁷

3- Insurance Against Risks Associated with Municipal Property:

Given its oversight of numerous diverse activities, the municipality faces a range of risks that may threaten its property and assets. These risks can be internal, resulting from imprecise administrative decisions or management shortcomings, or external, arising from sudden events such as natural disasters (floods, earthquakes) or unexpected accidents. Additionally, some risks may stem from unforeseeable and uncontrollable force majeure events, such as major crises that profoundly impact facilities and services.

One of the greatest challenges facing municipalities is how to manage these risks effectively, ensuring the protection of their property and the continuous provision of public services to citizens without interruption. In this context, insurance is considered one of the most important tools that can help mitigate the impact of these risks on the municipality. Insurance not only provides financial protection against damage that may occur due to these risks but also ensures the continuity of the activities and services offered by the municipality in the event of crises or disasters.

Thus, the insurance system is considered the most effective solution that municipalities can adopt to manage the risks they face. Through it, the protection of municipal property from potential damage is ensured, while mitigating the impact on the municipality's budget.

Insurance also helps provide necessary compensation quickly, allowing the municipality to resume operations faster and at a lower cost. Therefore, insurance becomes a fundamental tool for protecting the financial and physical resources of local communities, ensuring their sustainability amid changing circumstances and the various risks they may encounter. This is something we will attempt to clarify in this section by explaining the concept of the insurance system and outlining how to insure municipal property through selective consultation, as well as detailing the various insurance contracts that can be subscribed to cover the different risks municipal property may be exposed to.

3.1- The Concept and Importance of Insurance:

Article 619 of the Algerian Civil Code defines insurance as a contract wherein the insurer agrees to pay the insured or the designated beneficiary a certain amount of money, income, or any other financial benefit in the event that the covered risk, as specified in the contract, materializes. This is done in exchange for the insured paying the insurer a premium or making any other financial contribution.¹⁸

The process of insurance involves one party, the insured, paying a premium in return for the other party's promise to pay them or a third party in the event that the insured risk materializes.

The parties to the insurance contract—the insured or beneficiary and the insurer, also referred to as the insurance company—are evident from these definitions.

The municipality, as represented by the mayor of the municipal council, is the insured in the case of municipal asset insurance, and the insurance company that submits the best insurance proposal in response to a call for bids is the second party.

Among the many essential features of the insurance contract, the most crucial ones are:

- The insurance contract is a consensual one created by the convergence of offer and acceptance.
- The insured is required to pay the premium in this bilateral contract; the insurance company is then required to provide compensation should the insured risk materialize.
- It is a contract of exchange, therefore every party gets something in return for what they offer.
- It is a contract of probability since it relies on the happening of the insured risk.
- Though it calls for more honesty and integrity, the insurance contract is founded on good faith, a universal principle in all contracts.
- The insurance contract is a contract of adhesion since the insurance company is the stronger party and therefore imposes its will on the contracting party.
- Regarding the components of an insurance contract, they are:
 - The Risk: This is the topic of the insurance contract, a possible future event that may happen with no involvement from the parties concerned, particularly the insured party.
 - The Premium is the cost of the security the insurance company charges the insurer.
 - The Sum Insured: This is the amount the insurance company will pay to the insured or the beneficiary named by the insured in the event the risk materializes. This is called the compensation amount.¹⁹

Because it is essential to both the social and economic facets of society, insurance is very important. The scope of risks has grown and spread as a result of the quick industrial and civilizational advancements that societies have experienced. As a result, it is now essential to implement a system that guarantees risk mitigation and lessens its effects, which is accomplished by the insurance system.

- The following reasons demonstrate the significance of insurance: It protects and boosts the national economy by preserving other production means, making it a factor of production.
- Because premiums are paid before the service is rendered, it helps with capital formation and project financing by building a sizable fund pool through technical reserves.
- By drawing in hard currency, insurance opens doors for financial and business dealings with foreign companies.
- Because it makes it easier to get loans by giving suppliers guarantees, insurance is a type of credit. Therefore, by creating added value to the economy through promoting investment, providing reinsurance, and the guarantees it offers, it contributes to national income.²⁰

3.2- Selective Consultation for Securing Municipal Property:

According to the first paragraph of Article 13 of Presidential Decree No. 15/247, which regulates public procurement and public service delegations, a procurement contract is not necessary for any public procurement in which the estimated amount for the contracting authority's needs does not exceed twelve million dinars (12,000,000 DZD) for works or supplies and six million dinars (6,000,000 DZD) for studies or services.²¹

Given the size of the municipality's private property, the estimated cost of securing municipal property usually does not exceed six million dinars (6,000,000 DZD). This type of security falls under the category of services. This indicates that, in accordance with the aforementioned clause, it is not necessary to conclude a public procurement contract.

The contracting authority must establish internal processes for completing such requests, according to the second paragraph of the same article. The procurement process must proceed in accordance with the same procedure after selecting one of the formal procedures specified in Presidential Decree No. 15/247 concerning public procurement law.²²

Here, "contracting authority" designates the municipal public procurement office that selects the selective consultation approach to guarantee municipal property. This approach is a kind of tendering whereby licensed insurance companies are particularly invited to submit proposals following an initial selection. The procurement office makes the first selection of insurance companies in the first stage and asks them to submit offers free of contractual responsibility. The second stage involves selecting one insurance company depending on several technical, financial, and professional criteria.

The phases of the selective consultation process for insuring municipal property can be summarized as follows:

- Inviting the insurance companies chosen in the first selection.

- Presenting the evaluation committee with the files submitted by the insurance companies to verify their compliance with the specifications document; the committee may ask for written clarifications and details.
- Experts in insurance could be consulted and a meeting planned to clarify the technical details of the proposals. Experts in insurance could be consulted and a meeting could be planned to explain the technical details of the proposals. The proposals cannot be changed and no information about the substance of any particular insurance company's proposal may be revealed after one has answered requests, inquiries, and clarifications. Insurance firms failing to satisfy the technical criteria are disqualified. Usually, the municipality cannot arbitrarily select any insurance provider; it has to follow certain laws' guidelines, processes, and stages to guarantee the insurance contract is with the company providing the best proposal, both technically and financially.
- The second stage follows the technical offers stage and involves the procurement office selecting one insurance company from those that passed the technical offer stage, based on the fact that it has provided the best financial offer. This guarantees a contract with the insurance company offering the best guarantees for insuring the assets of the municipality at the lowest prices.

3.3- Insurance Contracts for Municipal Assets:

The goal of municipal asset insurance contracts is to cover losses that occur to the insured assets during the coverage period. The municipality insures its assets against risks by entering into an insurance agreement through a selective consultation. The following are some of the major insurance agreements it completes:

3.3.1- Fire Risk Insurance Contract:

Fire and explosion risk is among the most important hazards endangering municipal assets. Whether they are administrative, sporting activities (such as stadiums and swimming pools), cultural activities (such as libraries and reading rooms), or even industrial activities in some municipalities, the kinds of assets and the activities carried out inside its buildings determine how this risk is assessed. Other elements include the fire protection policies implemented in each building, the kind of heating used, distance to civil protection units, the materials used in construction (wood or concrete), and others. Municipal asset insurance against fire hazards can cover buildings with a value evaluated on the basis of reconstruction cost, or with an insured amount known as the usage value, which considers the cost of rebuilding along with other expenses including architect fees, cleaning, and others. Insurance companies in Algeria, on the other hand, find it difficult to assess these values, therefore they base the worth of municipal buildings on standard values per square meter depending on the area lacking actual values.

Insurance for municipal properties against the risk of fire can cover all movable assets within buildings, including office equipment, goods stored in warehouses, etc., by guaranteeing their restoration to their original condition on the day of the incident.²³

3.3.2- Insurance Contract Against Natural Disaster Risks:

A series of laws were published following the natural disasters that impacted several areas of Algeria, especially the Boumerdès earthquake on May 21, 2003, mandating the state and its agents in many roles and activities—including local communities—to take out insurance contracts against the hazards of natural disasters.²⁴

Every owner of a built real estate property in Algeria—whether a natural or legal person, excluding the state—is required to take out an insurance contract covering the damages caused by natural disasters, according to the terms of Ordinance No. 03/12 dated August 23, 2003, related to mandatory insurance for natural disasters and compensation for victims.

Local communities owning built properties and having registration certificates for their properties recorded in the general register of national property are therefore obligated to obtain insurance policies covering these properties from the hazards of natural disasters, including earthquakes, floods, winds, hurricanes, rain and snow, and soil erosion.

Apart from a great deal of data—including:

- The type of building being insured.
- Identifying whether the insured building is situated in a region vulnerable to natural disasters like hurricanes, volcanoes, earthquakes, and their severity. Insurance companies can make an initial assessment of the risks involved when insuring municipal property against natural disaster risks by researching these natural factors and applying prediction laws.

3.3.3- Insurance for Other Risks Related to Municipal Property:

Insurance for other risks offered by the insurance system in Algeria—such as insurance for municipal vehicles and mobile equipment—can help the municipality by covering a variety of guarantees including vehicle collisions, theft, fire, and civil liability insurance for vehicles.

Municipal works, whether in municipal museums or public gardens, are also frequently targets of theft and vandalism. This encourages city officials to think about how to protect these resources.²⁵

Moreover, fire or water damage can cause loss of municipal records, usually calling for high restoration expenses. Insurance can help to offset this extra cost for the city, which is otherwise required.²⁶

Conclusion:

The legislator has given local communities legal identity and financial autonomy since they are seen as a key basis for the economic and social growth of the state. This improves their capacity to decide about managing their resources and property, whether public or private. In line with the needs of the local community, this financial and administrative independence lets them perform their duties more flexibly. But, particularly with regard to the risks that could endanger these assets, managing and protecting these properties against

hazards is a difficult and multifarious process requiring specialized technical and administrative expertise.

Ensuring the sustainability of municipal property and safeguarding it from losses depends on facing the various risks—natural disasters, accidents, or any other kind of damage—that may influence it. Local governments frequently turn to the insurance system to help them more effectively manage risks and lower possible damage. Many cities, though, lack the required knowledge or technical competence in the area of insurance. Consequently, they sometimes feel forced to sign several insurance contracts with duplicate or comparable guarantees, which usually results in the waste of financial resources for risk coverage that might already be covered by other insurance contracts.

This scenario obviously shows the inefficiency in handling the insurance sector inside municipalities, especially at the level of procurement office personnel. Often lacking specialised training in this field, these workers may find it difficult to choose the best insurance and guarantee maximum protection of municipal assets. The budget of the municipality is therefore loaded with pointless or useless expenses, which affects the efficient distribution of resources and the attainment of development objectives.

A set of suggestions can be derived from this to enable cities to better control their insurance procedures and guarantee efficient asset protection, as follows:

- We advise towns to look for the services of a knowledgeable insurance broker with particular expertise in the sector. Offering professional advice to help choose the best insurance contracts providing complete coverage for possible risks at fair premiums would be the broker's main responsibility. This would guarantee better distribution of financial resources and help to prevent superfluous coverage.
- Municipalities should plan particular training courses and seminars for procurement office personnel in the area of insurance. These classes might address issues including general insurance contract knowledge, appropriate type selection, and risk assessment. Training municipal employees in these competencies will help them to finish insurance contracts that fit their needs and financial situation.
- Municipalities must examine their insurance contracts to determine how well they cover various risks. These audits could involve checking that the promises given fit the possible hazards municipal public and private assets could face and confirming there are no superfluous or unnecessary guarantees.

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