



NATIONAL INSURANCE COMMISSION

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CIRCULAR

CIRCULAR NO: NAICOM/TD/I&R/CIR/79/2026
DATE: 31st March 2026
TO: All Insurance Companies, Reinsurance Companies, Insurance Brokers and other Licensed Insurance Operators in Nigeria
SUBJECT: Issuance of Guidelines for Operations of Foreign or International Health Insurance Providers in Nigeria

Dear Sir/Madam,

- 1.0** In exercise of the powers conferred on the National Insurance Commission (the Commission) by the Nigerian Insurance Industry Reform Act 2025 and other extant insurance laws and regulations, the Commission hereby issues the attached Guidelines for the Operations of Foreign or International Health Insurance Providers.
- 2.0** The Guidelines ensure regulatory clarity, uniformity and ease the compliance, as it provides a comprehensive regulatory framework for obtaining regulatory approval for a foreign or international health insurance providers that are required to obtain the prior approval of the Commission before transacting any health insurance related business that emanates from Nigeria.
- 3.0** All stakeholders are required to ensure strict compliance with this Guidelines.

Please accept the assurances of the Commission's best wishes.

John Falade
Deputy Director (Special Risks & Security Analysis)
For: Commissioner for insurance