



NATIONAL INSURANCE COMMISSION

HEAD OFFICE: Plot 1239, Ladoke Akintola Boulevard, Garki II, Abuja. P.M.B. 457, Garki Abuja Nigeria

Email: info@naicom.gov.ng, contact@naicom.gov.ng **Website:** www.naicom.gov.ng **Phone:** 08172047735

Ref. No: NAICOM/TD/MCCB/MCP/INS/004

Date: 28th July 2026

Letter to All Managing Director/CEOs of Insurance Companies

Dear Sir/Madam,

AUTOMATIC ISSUANCE OF ECOWAS BROWN CARDS FOR ALL MOTOR INSURANCE POLICIES IN COMPLIANCE WITH SECTION 103 OF NIIRA 2025

Pursuant to Section 103 of the Nigerian Insurance Industry Reform Act, 2025 (NIIRA 2025) which establish the legal framework governing Nigeria's participation in the ECOWAS Brown Card Scheme, the Commission hereby informs all insurance companies that the automatic inclusion of ECOWAS Brown Card covers in motor insurance policies issued in Nigeria is a statutory requirement. Consequently, all insurance companies are required to comply with the following directives:

- i. Every motor insurance policy issued or renewed in Nigeria, including Third Party Motor Insurance and Comprehensive Motor Insurance policies, shall automatically be accompanied by a valid Ecowas Brown Card.
- ii. No insurer shall require any person to make a separate application or request for a separate payment for the issuance of the ECOWAS Brown Card.
- iii. All insurers shall ensure that their underwriting, policy administration, and digital insurance platforms are configured to automatically generate Ecowas Brown Card upon the issuance of motor insurance policies.
- iv. An insurer shall incorporate into every motor insurance policy and motor insurance certificate an ECOWAS Brown Card Number and a clear notification shall be inserted therein to inform policyholders, intermediaries, agents, and brokers of the entitlement under the ECOWAS Brown Card.
- v. All quarterly returns on motor insurance portfolio must include the numbers and details of ECOWAS Brown Cards generated.

Any failure to comply with any of these requirements shall constitute a breach of regulatory requirements and shall be subject to administrative sanctions.

This Directive is effective immediately, and all insurance companies are hereby directed to ensure full compliance with its provisions.

Yours faithfully,

Olugbenga Jaiyesimi

Deputy Director, Market Conduct & Complaints Bureau

For: Commissioner for Insurance