



Frequently Asked Questions

What is the purpose of the National Insurance Claims Database (NICD)?

The NICD, effective from 22 September 2025, is established by the Financial Services Commission ('FSC' or 'Commission') to centralise and manage information related to motor insurance claims in Mauritius. Its primary purpose is to allow insurers to access and furnish information on motor claims, generate claims history certificates for underwriting risks, and facilitate the efficient handling, processing and settlement of motor claims across the insurance industry. It also aims to enhance data accuracy, transparency and prevent fraud in motor insurance.

Which entities are required to use the NICD and what are their primary obligations?

All insurers conducting motor insurance business in Mauritius are required to use the

NICD. Their primary obligations include furnishing information pertaining to all motor claims reported to them on the NICD platform within two business days of notification, abiding by the Commission's user guidelines, and registering every motor claim reported by their insured, a third-party insured or a third-party insurer. They must also process all claim particulars diligently, ensure timely updates and attach supporting documents like the Agreed Statement of Facts Form or Notice of Intended Prosecution and a copy of the driver's licence.

How does the NICD handle claims history certificates for policyholders?

Insurers are required to generate claims history certificates from the NICD for underwriting risks associated with motor insurance policies. This applies to existing policyholders at the time of renewal of their motor insurance cover as well as any new and potential policyholders requesting motor insurance cover. However, insurers can only access this information after obtaining the policyholder's or driver's consent and only if a formal request for a motor insurance quotation has been submitted.

What are the key requirements for data accuracy, protection and privacy on the NICD?

Insurers must ensure that all data entered on the NICD are accurate, complete and up to date. They are responsible for restricting NICD access to authorised personnel only and implementing appropriate security measures to prevent unauthorised access or disclosure. Furthermore, all insurers must comply with the provisions of the Data Protection Act when accessing and using the NICD.

What novelty will the NICD bring towards disputed insurance motor claim cases?

For cases that are referred to the Motor Vehicle Insurance Arbitration Committee (MVIAC) for dispute resolution, the NICD will enable the MVIAC to upload its official ruling on the database within two business days of the ruling in such form and manner as it may determine.

In addition, the Commission may require any insurer which has obtained a ruling in its favour from the MVIAC to upload the official ruling on the NICD within two business days from the receipt of the ruling.

What is the process for multilateral settlement of motor claims through the NICD?

The NICD facilitates multilateral settlement of motor claims. Motor claims acknowledged for recovery of payment are automatically flagged for settlement five business days before the monthly settlement date. The NICD then calculates the net obligations of each insurer and generates a settlement listing. A net settlement file is automatically sent to the Bank of Mauritius for automatic settlement through the Mauritius Automated Clearing and Settlement System (MACSS). Insurers must maintain a separate dedicated bank account with a minimum balance of MUR 1 million solely for NICD-related payments, and ensure sufficient funds are available for claims recoveries by the settlement date. Payments are settled on the last Monday of each month.

What administrative responsibilities do insurers have regarding the NICD?

Insurers must have a dedicated and backup email address for NICD communications and monitor their NICD dashboard to respond to unmatched claims within two business days. When insuring a vehicle for

the first time, insurers have the obligation to verify on the NICD platform if the vehicle to be insured is not classified as a structural total loss vehicle.

Insurers are also responsible for developing, maintaining, securing and ensuring the reliability of their internal systems linking to and from the NICD, including backup and contingency arrangements at their own cost. They must oversee the operation of all equipment connected to the NICD at their site and promptly report any technical issues to the Commission within two business days.

Are there any penalties for late payment after settlement date?

Every insurer is required to send instructions to its bank for payment of motor claim within the prescribed deadline, i.e. by the last Monday of the relevant month, failing which it will be liable to an administrative penalty of MUR 5,000 for each business day of non-compliance.

Disclaimer: These FAQs are provided for information purposes only and should not be construed as legal, financial or professional advice. The FSC Mauritius does not accept liability for any error or omission. Stakeholders are required to seek independent advice or guidance, if/when necessary, before engaging into NICD-related activities.



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