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LAGOS CITY TWIN / INSURANCE

# Insurance

## Domain Guide

Start with the published policy sample, then review the documented relationships between coverage, residents and claims.

| | |
|---|---|
| City | Lagos |
| Coverage | Public sample available |
| List price | $4,995 USD - standalone domain |
| Guide edition | Striped Donkey V5.89 - 7 September 2026 |

## Use this guide

Read the documented coverage and limitations alongside the published sample and release evidence. Model counts and sample distributions describe their stated source and period. The final accepted order specifies licensed scope, usage rights, duration and delivery.

## Useful questions

- Compare policy coverage types
- Inspect start years and policy status
- Check which claim relationships are documented

## Scope and limitations

Two concurrent employer-provided policies for the same citizen (e.g. from concurrent formal employment at two employers) is a real, disclosed gap - deliberately deferred rather than silently forbidden by an overly broad rule. This is a known and disclosed limitation, not a hidden one.

Employer-sponsored coverage is represented conceptually. This page does not claim a confirmed, verified direct read from Employment's Contract rows into Coverage - that specific cross-domain link has not been confirmed in the data model.

Synthetic citizens and coverage records are not real people and carry no real personally identifiable information. This page makes no claims about compliance frameworks for handling real policyholder data.

Beneficiary and accident-line checks are Nigeria-extension concepts; they report N/A rather than PASS when the extension or prerequisite context is not active - by design, not as a hidden gap.

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## 01 How Insurance fits the City Twin.

One citizen. Multiple protections. One connected life.

Lagos City Twin™ · 1940-2026

# 02 Known and possible relationships.

Connections follow the published domain scope. Optional, contextual and planned relationships retain their stated limits below.

| Domain or context | Relationship and published scope |
|---|---|
| Resident coverage relationship | release integrity checked |
| Business | insurer/payer enterprise context where available; physical linkage and reconciliation are controlled |
| Demographics | coverage and claim activity is bounded by the resident lifecycle |
| Transport | Nigeria's Motor line AccidentClaim links to Accident (deferred relationship, added post-domain) |
| Employment | Employment context (employer-sponsored coverage is represented conceptually; internal linkage is not asserted publicly) |

Supporting links

Health

Vehicles

Employment

Demographics

Business

Transport

# 03 What Insurance actually models - and where it stops.

Every capability below is backed by release evidence or certification; the physical design is intentionally generalized.

Insurer and payer context represented as public semantic entities.

Policy products carry coverage, premium and acquisition context linked to the issuing insurer. Exact physical fields and constraints are controlled.

A citizen may hold distinct active policy relationships concurrently while duplicate enrollment in the same policy remains prevented.

Claims carry amount, outcome and cause context appropriate to the policy line. Internal field-level design is not public.

Selected insurance lines can be analyzed alongside accident and premium-payment context through controlled semantic relationships.

Coverage and claim timing is checked against the citizen lifecycle so analytically impossible post-lifecycle records are not treated as valid.

Synthetic by design: FCTE insurance records are analytically representative coverage and claims data. They are not real policyholder records, real claims history, or a substitute for any insurer's or regulator's own data. The public data model claims only the capabilities described here; physical internal methods remain controlled.

Healthcare models the clinical encounter. Employment determines whether employer-provided cover exists. Insurance models the coverage relationship itself - the policy, the enrollment, and what happens when a claim is filed.

| Domain | Core Question | Key Objects |
|---|---|---|
| Insurance | What coverage protects this citizen, and against what? | Payer, policy, coverage, claim and premium context |
| Healthcare | What clinical care did the citizen receive? | Care encounter and diagnosis context |
| Employment | Does this citizen have employer-provided cover at all? | Contract and employer context |
| Business | Is the insurer itself a registered enterprise? | Registered-enterprise context |

Supporting links

Healthcare

Employment

Business

## 04 One citizen. Multiple protections. One connected life.

The public model supports concurrent coverage across genuinely distinct policy relationships while preventing duplicate enrollment in the same policy context. The physical uniqueness rules, repair history and internal logic are intentionally withheld.

## 05 Lagos reflects Nigeria’s general insurance market structure.

Nigeria's extension models a general-lines insurer market - companies, compulsory-lines products, P&C/life claims with no clinical link at all. This is a substantive difference in the city-specific data model, not a cosmetic naming change.

Real NAICOM-registered insurers: Leadway Assurance (1970, Composite), AXA Mansard (1989, Composite), AIICO Insurance (1963, Life), Custodian Investment (1995, Non-Life), Coronation Insurance (1969, Composite), FBN Insurance (2010, Life). Three of the 10 InsuranceType lines are compulsory under Nigerian regulation: Motor Vehicle, Group Life (Employers), and Workman Compensation (NSITF).

Leadway Assurance (1970), AXA Mansard (1989), AIICO Insurance (1963), Custodian Investment (1995), Coronation Insurance (1969), FBN Insurance (2010) - each populated with a real NAICOM registration number.

Motor Vehicle Insurance, Group Life (Employers) and Workman Compensation (NSITF) are flagged IsCompulsory=1 - matching NAICOM's real compulsory-insurance regulation.

Open Insurance Evidence Catalogue →

| Dimension | Nigeria (Lagos) |
|---|---|
| Core Model | General P&C / life insurer |
| Companies | 6 NAICOM-licensed insurers |
| Product Catalog | 10-type InsuranceType, 3 compulsory |
| Claim Linkage | ClaimCauseCatalog (no clinical link) |
| Motor/Accident Line | Motor Vehicle Insurance, Accident-linked |
| Beneficiary Modeling | Beneficiary-share consistency represented as a public analytical rule |
| Fraud Detection | FraudFlag only, no baseline amount |

Supporting links

Open Insurance Evidence Catalogue →

## 06 From a company to a citizen's claim history.

Representative semantic rows for the Lagos insurance model. These are synthetic examples, not policyholder records or a disclosure of the internal data structures.

Explore Coverage Data →

| Public entity family | Represents | Disclosure boundary |
|---|---|---|
| Payer & product context | Insurer/payer and policy-product context | Physical company/policy fields are controlled |
| Coverage relationship | Resident protection and acquisition context | Physical uniqueness constraints and keys are controlled |
| Premium context | Premium-payment history and status context | Exact payment fields and duplicate rules are controlled |
| Claims context | Claim amount/outcome/cause and care context | Adjudication fields and design are controlled |

| Coverage Type | Product Context | Acquisition | Status |
|---|---|---|---|
| Motor Vehicle | Compulsory / personal protection | Personal | Active |
| Group Life | Employer-sponsored protection | Employer | Active |
| Individual Life | Personal life protection | Personal | Active |

Supporting links

Explore Coverage Data →

# 07 Does synthetic coverage resemble real insurance relationships?

Insurance certification evaluates release-level structural, temporal and lifecycle consistency across payer, policy, coverage and claims context. Public results show the outcome and current data-availability state; physical constraints, deployment history and recovery mechanics are intentionally withheld.

Open Insurance Realism Report →

N/A is used deliberately when prerequisite data doesn't exist - never to hide a failure. As of 2026-08-06, that's true for nearly this entire battery: insurance data is currently empty in Lagos (0 FAIL either way, but only 1 of 15 checks is applicable to the current release state). The domain has previously been validated against populated release data. This page reports the current release state rather than substituting a last-known-good result.

Explore Every Insurance Check →

• Payer context - N/A, current release data not populated

• Policy catalogue - N/A, current release data not populated

• Coverage relationship integrity - N/A, current release data not populated

• Claim value integrity - N/A, current release data not populated

• Premium value & uniqueness - N/A, current release data not populated

• Coverage chronology - N/A, policy and claim lifecycle data not currently populated

• Beneficiary consistency - N/A where the Nigeria beneficiary extension is not active

• Accident-line relationship - N/A until the prerequisite accident context is available

• Resident-lifecycle boundary - PASS in the current release state

Supporting links

Open Insurance Realism Report →

Explore Every Insurance Check →

# 08 Synthetic coverage is not a real policyholder registry.

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Beneficiary and accident-line checks are Nigeria-extension concepts; they report N/A rather than PASS when the extension or prerequisite context is not active - by design, not as a hidden gap.

Fraud-analysis depth differs by city. The certification framework reports unsupported city-specific checks as N/A rather than treating them as defects; exact fields and reconciliation logic are controlled.

Claim amounts, approval rates and premium figures are analytically representative, not sourced from any real insurer's or regulator's actual claims experience. They should not be used for actuarial pricing or real underwriting decisions.

On 2026-08-07 a catalog-starting configuration gap was found on both City Twins that left Coverage, Claim and Premium Payment records unpopulated despite the generation job reporting success - the eligibility checks were correctly refusing to run against an empty policy catalog. The root cause has been fixed and the catalog re-initialized; full-scale generation of Coverage, Claim and Premium Payment records is in progress as of this release and not yet reflected in every figure on this page.

View All Insurance Limitations →

Supporting links

View All Insurance Limitations →

## 09 Risk becomes coverage.

120 real Policy rows exist today, naming a real Nigerian insurer - Leadway Assurance Company Ltd - across Life, Motor and Health (NHIS) product lines.

Confirmed live: Coverage, Claim and PremiumPayment all have 0 rows. The product catalog is real; no citizen-level enrollment, coverage or claim activity has been generated yet.

Employment or scheme enrollment → Policy selection → active Coverage → filed Claim is the designed model - shown as scope, not as a live result.

Risk becomes coverage. One citizen. Multiple protections. One connected life.

Available as Standalone Domain · Multi-Domain Bundle · Full City Twin™

Supporting links

Explore This Record →

View the analysis example →

See the Evidence →

Review licensing & delivery details →

View Pricing & Licensing →

Browse Insurance Data →

Explore Multi-Domain Access →