IFRS 17 Africa Adoption Dashboard Methodology

How country evidence is collected assessed and converted into dashboard scores

Document control	Details
Project	SAfrinomics IFRS 17 Africa Adoption Dashboard
Methodology basis	Evidence Architecture version 1.1
Methodology note version	1.0
Geographic scope	54 UN member states in Africa

Purpose of the Methodology

This methodology explains how dated legal, regulatory and audited reporting evidence is converted into five dimension scores, a weighted preliminary band and a final country classification. The dashboard measures IFRS 17 adoption and implementation maturity. It does not measure insurer financial strength, profitability, solvency or reporting quality, and it does not assume that formal adoption automatically means effective implementation.

Methodology rule The evidence workbook is the controlling operational record. This note explains the method in plain language and should be updated when the workbook methodology changes.

1 Measurement Framework

Every assessment is a dated country snapshot. The research question is whether credible evidence shows that IFRS 17 has moved from formal consideration or legal adoption into actual insurer reporting and supervisory use within a clearly defined reporting perimeter.

Element	Methodological treatment
Geographic frame	The core dashboard covers the 54 UN member states located in Africa. Western Sahara may be shown as a separate geospatial layer but is outside the core denominator unless a separate territorial method is approved.
Observation date	Every conclusion is valid only as at its stated date. Later evidence creates a new snapshot rather than rewriting the historical position.
Unit of observation	Country x reporting layer x insurer population x observation date.
Unknown position	Missing or insufficient evidence remains blank and is displayed grey. It is never treated as score 0.
Primary output	A final adoption score from 0 to 5, a descriptive label, a confidence grade and a publication status.

Reporting Layers

A country can use different accounting bases for different purposes. The project therefore assigns every claim to a reporting layer before scoring it. Evidence for one layer cannot automatically prove another.

Reporting layer	What it covers
National endorsement	Whether a competent authority has incorporated, endorsed, required or formally permitted IFRS 17.
Statutory separate accounts	Financial statements prepared by the domestic legal entity under company or insurance law.
Consolidated IFRS accounts	Group financial statements that may combine domestic and foreign operations.
Prudential returns	Supervisor reporting used for solvency, technical provisions, capital or market monitoring.
Tax reporting	Accounts or calculations prepared for fiscal purposes.
Group parent reporting	Reporting imposed by a foreign or regional parent rather than the local jurisdiction.
Market practice	Implementation observed across locally relevant entities beyond the minimum legal requirement.

Precision rule Every material claim must identify the proposition, population, reporting layer and date. If any element is unclear, the claim is narrowed or left unscored.

2 Research and Evidence Process

The project follows the same sequence for each country so that results are comparable and traceable.

1. Define the country, observation date, insurer population and reporting layers to be tested.
2. Map the national and regional legal framework, including membership of systems such as OHADA and CIMA where relevant.
3. Search for current primary evidence from competent authorities, official standard setters, supervisors, exchanges and audited insurer filings.
4. Register each source with its issuer, title, canonical link, publication date, effective date, reporting period, access date, evidence tier, binding status and exact locator.
5. Convert the evidence into atomic claims. Each claim records one proposition that can be supported, contradicted or left unresolved.
6. Record audited insurer evidence separately, including the legal entity, reporting perimeter, fiscal year, audit status, IFRS 17 policy, transition evidence and reported amounts.
7. Preserve contradictory evidence and research gaps rather than deleting or averaging them away.
8. Assign D1 to D5 only after the minimum evidence for that dimension has been met, then calculate the preliminary band, confidence and publication gates.
9. Release a score only after the required quality checks and recorded second review have been completed.

Evidence Hierarchy

Tier	Typical evidence	Use in the methodology
A1	Law, gazette, regulation, endorsed standard or binding regional instrument	Primary evidence for legal status, scope, dates and obligations.
A2	Official regulator, standard setter, ministry, exchange or regional publication	Primary evidence for roadmaps, guidance, interpretation and supervision.
A3	Audited insurer or reinsurer financial statements and auditor report	Primary evidence of actual implementation by a named legal entity.
B1 to B3	IFRS jurisdiction profiles, official filing repositories and multilateral material	Context, corroboration and source discovery.
C1 to C2	Professional technical publications and peer reviewed research	Interpretation and triangulation where primary evidence is incomplete.
D	Credible industry or media reporting	Provisional leads and stakeholder statements that require direct verification.
E	Blogs, aggregators, search snippets and AI output	Discovery only. These materials are never final scoring evidence.

Core Evidence Rules

- The source itself must be opened and inspected. A search result, abstract or copied citation is not evidence.
- Only evidence available by the observation date may determine that snapshot. Publication, effective and reporting dates are recorded separately.
- A foreign parent or multinational group filing does not prove adoption by every subsidiary jurisdiction.
- A single insurer filing proves implementation for that entity only. A high D4 score requires broader and documented market coverage.
- Regional membership can establish a relevant framework, but it does not by itself prove country-level IFRS 17 implementation.
- No evidence is not evidence of non-adoption. Score 0 requires affirmative current evidence of non-adoption, non-applicability or a mandatory alternative framework.

3 Five Scoring Dimensions

Each country is assessed across five dimensions. The dimensions separate formal legal adoption from practical reporting and supervisory use. This prevents a jurisdiction from receiving a high score solely because it announced IFRS alignment or because one insurer used IFRS 17 voluntarily.

Code	Dimension	Weight	Question answered	Typical decisive evidence
D1	Legal incorporation or endorsement	30%	Is IFRS 17 specifically required, incorporated, endorsed or formally permitted by a competent authority	Binding law, regulation, endorsed standard or directly applicable official instrument
D2	Scope and applicability	15%	Which insurers, reinsurers and reporting perimeters are covered or excluded	Legal scope clauses, exemptions, regulator instructions and entity population evidence
D3	Effective status and transition maturity	10%	Is the rule planned, future-effective, in force or supported by completed reporting cycles	Effective-date instruments, transition reliefs and dated reporting-cycle evidence
D4	Observed insurer implementation	30%	Do locally relevant audited filings demonstrate actual IFRS 17 reporting	Audited financial statements, accounting policies, transition disclosures, amounts and auditor opinion
D5	Supervisory response and reconciliation	15%	Has the supervisor operationalised, monitored, reviewed or reconciled IFRS 17 reporting	Reporting templates, guidance, reviews, enforcement evidence or prudential bridges

Shared Meaning of the Score Scale

Each dimension receives an integer score from 0 to 5 using its own operational anchors in the evidence workbook. The shared interpretation below explains the progression. The researcher applies the highest anchor fully supported by the evidence and does not average between anchors.

Score	General interpretation
0	Affirmative current evidence supports non-adoption, non-applicability or absence of the dimension being tested.

Score	General interpretation
1	General alignment, awareness or informal interest exists, but there is no IFRS 17-specific official action or demonstrated implementation.
2	A formal consultation, roadmap, draft, preparatory programme or incomplete transition is evidenced.
3	A binding but future-effective or partial position exists, or evidence shows limited or transitional implementation.
4	The requirement is in force for a material population and the relevant dimension is supported by substantial operational evidence.
5	The dimension is broadly and fully evidenced across the defined perimeter, with no material unresolved limitation.

Missing evidence If any dimension lacks enough evidence to select an anchor, that dimension remains blank. A complete weighted headline score is not calculated until all five dimensions have supportable values.

4 From Dimension Scores to a Dashboard Result

Weighted Preliminary Index

The five dimension scores are combined using fixed weights. Legal status and observed implementation receive the largest weights because the project requires both a valid national route and evidence of actual reporting practice.

Weighted index = 0.30 D1 + 0.15 D2 + 0.10 D3 + 0.30 D4 + 0.15 D5

Weighted index	Preliminary score	Dashboard label
Below 0.50	0	Not adopted with affirmative evidence
0.50 to below 1.50	1	Initial consideration
1.50 to below 2.50	2	Formal preparation
2.50 to below 3.50	3	Partial or transitional adoption
3.50 to below 4.50	4	Substantive adoption
4.50 to 5.00	5	Full and evidenced adoption
Incomplete dimensions	Blank	Insufficient evidence

Publication Gates

The preliminary band is not automatically the published score. Publication gates test whether the legal foundation, implementation evidence, confidence and review record are strong enough. Gates can reduce a score or leave it blank, but they can never increase it.

Gate	Condition	Effect
G1	Research status is not Ready or confidence is D	No headline score is published

Gate	Condition	Effect
G2	D1 is 0 to 2	Headline score is capped at 2
G3	D4 is 0 or 1	Headline score is capped at 3
G4	A score of 5 is proposed but any of D1 to D4 is below 4 or D5 is below 3	Headline score is capped at 4
G5	A material contradiction remains unresolved	Headline score is capped at 3 and confidence cannot exceed C
G6	A score of 4 or 5 is proposed	A recorded second review is required before publication

Worked Example

Assume a country receives D1 4, D2 4, D3 4, D4 3 and D5 3. The weighted index is 3.55, which gives a preliminary score of 4. If the record is Ready, confidence is A or B, no material contradiction remains and the required second review is recorded, the final published score remains 4. If those publication conditions are not met, the result is capped or withheld according to the relevant gate.

5 Confidence Contradictions and Publication

Confidence Grades

Confidence describes the quality and completeness of the evidence supporting the classification. It does not describe the level of adoption. A country may therefore have a low adoption score supported by high-confidence evidence, or a higher preliminary band supported by weaker evidence.

Grade	Evidence position	Publication treatment
A	Binding official evidence plus representative audited implementation evidence that is current and internally consistent	Publish normally
B	At least one decisive primary source plus corroboration, with remaining gaps that do not change the classification	Publish with normal source disclosure
C	Primary evidence is incomplete, stale or materially contested	Publish with caution where allowed; score 5 is prohibited
D	Evidence cannot distinguish non-adoption from missing information	Publish no score and display grey

Contradictory Evidence

Conflicting evidence is preserved in a contradiction record. The project compares the date, legal hierarchy, reporting layer, population and specificity of each claim. Later or higher-authority evidence prevails only when it addresses the same proposition and perimeter. A conflict that could change a dimension score, headline band, map colour, reporting perimeter or country conclusion is material and triggers Gate G5 until it is resolved.

Regional Systems

OHADA and CIMA evidence is recorded separately because the systems perform different functions. An OHADA accounting instrument may support D1 and D2 where it is legally applicable. CIMA supervisory material may support D5 and, where legally applicable, parts of D1 or D2. Membership alone never proves domestic insurer implementation. Country-level audited evidence remains necessary for D4, and the applicable membership date must match the observation date.

Publication and Updating

1. Complete source, claim, insurer evidence and contradiction records before scoring.
2. Confirm that all five dimensions have supportable anchors and calculate the weighted preliminary band.
3. Assign confidence and apply every publication gate.
4. Complete the required second review and record any corrections or unresolved conditions.
5. Publish the final score, label, colour and evidence date as one controlled snapshot.
6. When new evidence changes the conclusion, create or update the next dated snapshot and preserve the prior record and change history.

Methodological Safeguards

- Every material conclusion must be traceable from the dashboard result to a dimension, claim, source and exact locator.
- The map colour is a calculated output and cannot substitute for evidence or be entered as a research conclusion.
- Missing information remains visible as a gap. It is not converted into a negative finding or an artificial zero.
- Country legal evidence, audited implementation evidence and supervisory evidence remain separate throughout the analysis.
- The workbook preserves source history, superseded claims, contradictions, review records and controlled changes so that the assessment can be reproduced.

Version control This note summarises the operating methodology in Evidence Architecture version 1.1. If this note and the current workbook differ, the current approved workbook controls and the discrepancy should be recorded for formal correction.