



PUBLIC INTELLIGENCE · TIER 1 · NO REGISTRATION REQUIRED

The Scout Methodology

What Public Data Reveals About Revenue Loss and Programme Integrity

Priimal Technologies AS · priimal.com · A Vantage product · 2026

How Priimal builds public-data diagnostics before approaching any organisation, and what those diagnostics can and cannot tell you.

Document type: Public, Tier 1: no registration required

Audience: Organisations that have received a Scout report; DFI analysts; Market Partners; investors

Standing document: Reviewed every two years or on significant product change

What a Scout report is

Before making contact with any organisation, Priimal prepares a Scout report. It is built using only publicly available data: regulatory publications, annual reports, industry association statistics, parliamentary and audit committee records, and assessments by development finance institutions. No internal data is requested or accessed at this stage. No assumptions are made about what an organisation's internal records might contain.

A Scout report is a structured estimate of an organisation's probable exposure to revenue loss, fraud, or programme integrity failure, derived from the same public sources that the organisation's regulators, investors, and industry peers have already read. It applies documented sector loss rates to the organisation's own disclosed financial and operational scale to produce a three-scenario estimate: conservative, base case, and optimistic. The basis for each scenario is stated explicitly.

Scout reports are prepared for organisations across five sectors: electricity and water utilities, motor and health insurers, tax and revenue authorities, telecoms operators, and employee benefits programmes. They are delivered at the start of the first commercial conversation, not as a sales tool, but as evidence that Priimal has done serious analytical work on this specific organisation before asking for any meeting or data access.

What public data can reveal

A surprising amount becomes visible about an organisation's revenue loss exposure without accessing any of its internal records.

Industry loss rates are documented in sector-specific publications produced by bodies that have no interest in inflating or deflating the figures: national energy regulators, water utility benchmarking networks, insurance supervisory authorities, telecoms fraud control associations, tax gap research by international monetary institutions, and social programme audit bodies. These published rates apply to all organisations of a given type in a given market. They are the starting point for every Scout estimate.

The organisation's own published financials provide the second layer. Annual reports, solvency and financial condition reports, regulatory tariff filings, government budget documents, and investor disclosures state the organisation's gross written premium, annual revenue, meter population, subscriber base, or beneficiary count. These figures are the denominator to which the industry loss rate is applied to convert a percentage into an annual EUR exposure.

Regulatory and parliamentary records add specificity. Enforcement notices, audit committee findings, parliamentary inquiry transcripts, DFI supervision assessments, and auditor general reports often name specific organisations and specific failures. Where they do, Scout reports cite them directly.

Structural context fills the remaining gaps. Meter population data, tariff levels, market share figures, and programme coverage statistics allow Priimal to estimate the size of the population in which losses are occurring. The combination of population scale, industry loss rate, and price per unit is the formula that converts sector intelligence into an organisation-specific exposure figure.

What public data cannot prove

A Scout report is an estimate, not an investigation. This distinction is stated explicitly in every Scout report Priimal produces, and it is the most important sentence in this methodology document.

Public data can establish that losses of a certain probable scale are consistent with what is known about this type of organisation in this market. It cannot confirm that fraud or loss is occurring in a specific organisation's data. It cannot identify specific accounts, claims, transactions, or beneficiaries. It cannot establish causal responsibility. Scout reports do not claim to have found anything in the organisation's systems: they have not accessed those systems.

For this reason, every financial exposure estimate in a Scout report is presented as a range: conservative, base case, and optimistic. Where a specific figure is not publicly available for the organisation itself, a national or regional benchmark is applied and clearly labelled as a proxy, with the source and the basis for the proxy both stated. A Scout report that omits these labels has failed the methodology standard.

The source framework by sector

The following describes the categories of public data Priimal draws on for Scout reports in each of the five sectors. The specific publications used in any individual report vary by market and by what is available in the public domain at the time of preparation.

Pulse: Electricity NTL and Water NRW

For electricity distribution utilities, Priimal draws on national energy regulatory authority annual reports and tariff determination documents, utility annual reports and financial statements, parliamentary and audit committee records, auditor general and comptroller reports, World Bank ESMAP utility performance assessments, IEA country energy profiles, AfDB and development finance institution project appraisal and implementation documents, and regulatory enforcement notices. For water utilities, the source base adds World Bank IBNET benchmarking data, IWA NRW framework publications, WHO-UNICEF JMP water access assessments, and regional water authority regulatory publications. Where a utility's own NTL or NRW rate is not publicly disclosed, Priimal applies the national regulatory benchmark from the most recent published sector performance report and states this clearly.

Claim: Insurance Claims Integrity

For motor and health insurers, Priimal draws on the organisation's published annual report and solvency and financial condition report, the national insurance supervisory authority's annual market statistics, national insurance bureau or equivalent fraud bureau publications where one exists, Insurance Europe and regional industry association loss rate statistics, Swiss Re and Munich Re sigma reports for market context, published regulatory enforcement actions, and academic or specialist consultancy research on claims fraud rates in the relevant market. The fraud and leakage exposure estimate is derived by applying the documented market fraud rate to the organisation's disclosed claims incurred figure, presented as a three-scenario range.

Ledger: Tax and Government Revenue Assurance

For tax authorities and government revenue agencies, Priimal draws on FATF mutual evaluation reports and follow-up progress reviews, IMF Article IV consultations and Financial Sector Assessment Programme reports, World Bank governance indicators and published shadow economy research, national revenue authority published estimates of the tax gap where these exist, beneficial ownership registry and company register data, court records and published enforcement actions, parliamentary scrutiny committee reports, and credible investigative journalism. Where a country-specific tax gap estimate is not published, Priimal applies the IMF shadow economy methodology to the country's GDP and tax-to-GDP ratio and labels the result as a derived estimate.

Signal: Telecoms Revenue Leakage

For MVNO and smaller carrier operators, Priimal draws on the CFCA Global Fraud Loss Survey (the most authoritative published estimate of global telecoms fraud and leakage, produced biennially), GSMA Intelligence country market assessments, ITU country statistics, national telecoms regulatory authority enforcement records and annual statistical reports, operator annual reports and investor disclosures, parliamentary oversight records, published regulatory enforcement decisions, and court records where fraud prosecutions have been publicly reported. For MVNO-specific exposure estimates, where no MVNO-segment-specific fraud rate is published, Priimal applies the CFCA global industry leakage rate to the operator's disclosed annual service revenue and states the basis.

Assure: Employee Benefits and Social Programme Integrity

For employee benefits administrators and social programme managers, Priimal draws on supreme audit institution findings, parliamentary accounts committee reports, World Bank ASPIRE database and country social protection assessments, DFI programme appraisal documents and implementation completion reports, research published by ODI, IDS, CGAP, J-PAL, and equivalent institutions, IMF and World Bank public financial management assessments, and government anti-corruption investigation reports referencing specific programmes. Where no programme-specific audit finding exists, Priimal applies leakage rates from published findings on comparable programmes in the same country income group and clearly attributes the comparative basis.

The boundary between Scout and Flash

The Scout establishes the probable scale of the problem from outside the organisation. The Flash uses the organisation's own data to test that estimate against reality. These are two different analytical exercises, and the distinction matters.

In a Flash engagement, the organisation shares a bounded, defined data sample: a single distribution zone for Pulse, one line of business for Claim, one geographic district for Assure, and equivalent bounded samples for Ledger and Signal. Vantage scores that sample against the relevant loss models and returns a prioritised case queue: specific accounts, claims, or records that show the patterns that public data predicted, in this organisation's own data. The Flash does not require the full dataset and implies no commitment to a full deployment. It requires one bounded sample and ten working days. Nothing in the Flash is chargeable.

Under Core Value, Priimal's no-cure-no-pay subscription model, an organisation that proceeds from Flash to a full Vantage subscription pays a share of documented recovered value only, capped at the equivalent flat-rate package price. If the platform finds nothing recoverable, nothing is owed. The Scout is Priimal's investment in demonstrating analytical seriousness before asking for anything in return. The Flash is how that demonstration becomes a finding specific to the organisation.

QUESTIONS: For questions about Scout report methodology or to understand whether a Scout report has been prepared for your organisation, contact connect@priimal.com.

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