

# DATA ANALYTICS AND RISK BASED SUPERVISION IN THE NIGERIAN INSURANCE INDUSTRY: AN EMPIRICAL ASSESSMENT

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## Abstract

The objective of this study was to evaluate the effects of data analytics in supporting risk-based supervision (RBS) within the Nigerian insurance industry. Specifically, the study examined the impact of risk-based supervision on insurance company performance, assessed the role of analytical skills in implementing RBS, and explored the relationship between the adoption of data analytics and the implementation of RBS. A descriptive survey research design was adopted, utilizing a structured questionnaire to gather primary data from 277 respondents across six selected insurance companies in Lagos State through the administration of copies of questionnaires for the study. The data were analyzed using descriptive and inferential statistics, particularly regression analysis, with the aid of SPSS version 25. Findings revealed that risk-based supervision has a statistically significant positive effect on insurance company performance. Analytical skills were also found to significantly influence the successful implementation of risk-based supervision. Furthermore, the study established a strong, positive, and statistically significant relationship between the adoption of data analytics and risk-based supervision implementation. The study concludes that data analytics, supported by strong analytical skills and effective risk-based strategies, significantly underpinned by strong analytical capabilities and well-structured risk based framework enhances the performance and regulatory compliance of insurance companies in Nigeria. It is recommended that regulatory bodies and insurance firms should intensify the implementation of RBS through deepening internal analytical capabilities and investing in data analytics infrastructure. These measures, within Nigeria's regulatory context, will enable data-driven decision-making and more robust supervision, ultimately promoting stability and growth in the insurance sector.

**Keywords** Analytics, Data, Insurance, Risk, Supervision

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## 1.0 INTRODUCTION

The significance of insurance industry to any nation's economic development cannot be overemphasized. Insurance, as a matter of fact, is one of businesses that exists to sustain other businesses. Experts have opined that insurance could be used as a tool to protect nation's wealth (Cummins, Ray & Vaughan, 2014). Thus, having the right insurance coverage may mean the difference between success and failure when faced with any form of calamity such as natural disaster, fire, accident, liability claim or any other form of loss. To meet its obligation an insurance should be managed in such a way that ensures that its liabilities are not over the general liability (Onyeka,2013). General insurers are involved in trading uncertain losses of an indefinite amount for a certain definite cost (Beightler & Street, 2006). There is considerable uncertainty in decision making as insurers must earn a profit on underwritten business and investment returns should be favourable. Operating profit is an overriding measure of management performance that often appears as a random result from two unrelated activities.

In risk based supervision there is need for effective monitoring of the operators in the market. According to FATF (2021) the concepts of ‘supervision’ and ‘systems for monitoring’ would entail a spectrum of events and their needed machinery of operations that available to supervisors which should be used in the implementation of a risk-based supervision. This means that the supervisor should provide the operators with the requisite Guidance, that would provide them with a ‘system for monitoring’; this implies a difference in the approach and focus of supervisors rather a fundamental difference in tools available and activities undertaken, for instance in a ‘system for monitoring’ the ongoing observation of the operations of the market operators which is generally less intrusive than traditional supervision regime. FATF (2021) also observed that operators may not be subject to regular inspection cycles. This does not mean that a system for monitoring, supervisors should be able to adopt a range of interventions, including intrusive measures, and the identified risks should not be limited to off-site activities. In same way, in a ‘system for monitoring’ interventions should be more reactive to specific risks than in a traditional supervision regime (FATF, 2021).

Rule based supervision allocates the same paid up capital for all the operators in the particular division of insurance business, say life insurance business or general insurance business. This has led to situation where some of the players, as is the case in Nigeria today, are not solvent enough to meet their obligations to the insuring public. The supervision under this kind of system is not as thorough as expected. Thus, the portfolio of these operators are not thoroughly assessed as is done with the risk based supervision, which is more technologically driven than the former. This means that there would be more weak companies operating in compliance based supervision than in the risk based supervision. In order to strengthening the Nigerian insurance industry, the proposed Insurance Bill 2022 is proposing the migration of the industry from compliance based supervision to risk based supervision.

Compliance based supervision mandates all the operators in the two main divisions of the insurance industry - life insurance business or general insurance business to capitalise with the same amount of capital irrespective of their respective risk exposures. This led to situation where some of the players with higher risk exposures not be adequately capitalises hence they are not solvent enough to meet their obligations to the insuring public. This is one of the reasons that some of them were not able to pay claims for insured losses. This means that there would be more weak companies operating in compliance based supervision than in the risk based supervision.

In order to strengthening the Nigerian insurance industry, the Nigerian Insurance Industry Reformed Act 2025 migrated the industry from compliance based supervision to risk based supervision. The essence of this is not farfetched, as the government through the insurance regulator wants to strengthening the industry by this move. This study would evaluate to effect of using data analytics in supporting risk based supervision when it is introduced in Nigeria.

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## 2.0 LITERATURE REVIEW

Smith (2007, p.23), argued that principles-based regulation refers to “moving away from reliance on detailed, prescriptive rules and relying more on high level principles to set the standards by which regulated firms must conduct business.” Looking at it from a different dimension, Black (2008) revealed how detailed rules should not be banished from a principles based system of regulation. He added that it should be rather a ‘tiered approach’ should be adopted, with principles under-pinned by detailed rules in some areas, and detailed rules in turn requiring the support and coverage of principles. Black (2008) further maintained that ‘principles-based’ regulation requires a certain level of ‘responsibility, mutuality and trust’ between the regulator and regulated community to work. See also (Smith 2007) (Hutter 2005).

According to Duenas (2009, p.11) the Risk-based or risk-focused supervision could be seen as a systematic and dynamic process that are carried out by regulatory authorities to identify, assess, measure and monitor the risk faced by supervised entities, used to measure the entity’s internal risk management so as to establish its risk profile and to bring its supervision plan and its risk mitigation programme that

could better fit to its business model, size, complexity, risk management, etc. allowing the regulatory authority both improving the resources allocation and achieving the supervising objectives.

A Risk-Based Supervision (RBS) approach, according to Sengupta (2023, p.4) could be described as a comprehensive, formally structured tool for the assessment of risks within the financial ecosystem, giving priority to the resolution of the most significant risks to regulatory objectives. That is that Risk Based Supervision emphasised on the “focusing on what matters”, through the combination of the combination of both qualitative and quantitative approaches and involving judgment and forward-looking critical assessment. This will make the effective use of supervisory resources through allocating them to the areas where they would more likely be used in a most effective manner so as to enhance financial stability and achievement of broader regulatory objectives (Sengupta, 2023, p.4). In contrast, the traditional compliance-based supervision should be seen as a means that entails the examination, and the enforcement of, all compliance based on the laws and regulations, or policies, that apply to the operators in the market.

On the other hand, data analytics has to do with the process of using data in a more meaningful and useful ways. This data could be presented in either qualitative or quantitative ways. According to Migrant & Seasonal Head Start Technical Assistance Centre (2006) the qualitative data is the data that is represented either in a verbal or narrative format is qualitative data; and these types of data are collected through focus groups, interviews, opened ended questionnaire items, and other less structured situations. The Centre noted that a simple way view the qualitative data is by thinking of qualitative data in the form of words. Similarly, the Migrant & Seasonal Head Start Technical Assistance Centre (2006) observed that the quantitative data is data expressed in numerical terms, in which the numeric values could be large or small. numerical values may correspond to a

specific category or label. Sayal (2023) noted that data could also be described as the atoms of decision making since they are the smallest units related to factual information that can be utilised discussion, reasoning or calculation purpose. In this way, according to Sayal (2023) data varies from abstract ideas to concrete measurements and even statistics and could be gathered, classified, tabulated and analysed for specific purposes. The data can therefore be used for the creation of data visualizations like tables, graphs or even images; and processed usually takes places in different stages. This makes the data to be transformed into some suitable information for making decisions once it has been analysed (Sayal, 2023).

## 2.1 Empirical Review

Adejuwon and Falana (2022, p.2655) in an empirical study on claims payment, risk-based capital as determinants of life assurance companies' profitability in Nigeria. This study examined the relationship between claims payment, risk-based capital and profitability of Life Assurance Companies in Nigeria using data from fourteen listed life insurers in the industry where data of six insurers were randomly selected from the companies' annual reports for the periods of 2011-2019. This data was collected by the researchers from the Nigerian Insurers Association Digest and the Ex-post factor research design was also used. The study found that claims payment, proxied by Net Claim, Net Premium and Net Expenses and Risk-Based Capital have significant effect on profitability of life Insurance Companies in Nigeria. Four hypotheses were tested The study's first hypothesis revealed the p-value of  $0.0095 < 0.005$ , confirming that Net Claim has significant effect on Profitability of listed. This study showed that the risk based supervision would be improve the ability of an insurance company to meet its claim obligations to the insuring public.

In an empirical study titled risk based supervision and financial performance of insurance companies in Nigeria, Iroh and Orobator (2024) examined the effect of risk-based strategy on the performance of listed insurance companies in Nigeria. The study adopted the Panel data of twenty two (22) insurance companies spanning 2012 to 2022 were collected from the

audited annual publication of each company as published by the Nigerian Exchange Limited (NEL) (Iroh & Orobator, 2024). The study used the sseveral statistical and econometric techniques of descriptive statistics, correlation analysis and the panel regression of fixed and random effects

methodology within static panel were adopted. The findings from the study showed that some variables considered conform to A priori expectation in the FE model. It also showed that Risk management (RMGT), Risk - based strategy (RBS) and firm size (FSIZE) have a significant positive effect on ROA. The study went on reveal that only the effect of firm age (FAGE) and risk - based capacity (RBC) was negative and not significant at 5 % level. From the foregoing analysis, the study concludes that risk - based strategy and risk management are significant determinants of insurance firm performance in Nigeria.

### **3.0 METHODOLOGY**

Descriptive survey research design was used for this study to empirically investigate the evaluation of the effects of data analytics in supporting risk based supervision in the Nigerian insurance industry. Descriptive research design focuses on the explanation of the characteristics of individuals or groups (Kothari, 2004). Due to the consideration of the objectives of the study and the nature of data needed to achieve the objectives, survey method is considered appropriate to generate the required primary data.

The study is cross-sectional in nature since findings and conclusions are based on primary data obtained from respondents working with insurance companies in Lagos State, more so that most of the insurance companies in Nigeria has their head offices in the State. The design enabled researcher to collect data from respondents at a point in time. More so, it is less cumbersome than a longitudinal survey design and several scholars have found it appropriate for studies of similar nature (Igebekoy & Agbaje, 2018).

Six companies selected as sample from all the insurance companies in the country which presently are fifty seven consisting of general insurance companies, life insurance companies and composite companies and they are regulated and licensed by the National Insurance Commission (NAICOM). As earlier noted almost all of these companies have their head offices in Lagos State. In addition, Lagos State is considered the hub of business activities in Nigeria because the city alone accounted for half of the country's business enterprises in 2016 (Euromonitor, 2017). A total of 400 copies of the questionnaires were administered to staff from these companies with 277 of them returned and completed by the respondents.

Primary data was used for this study. The advantage of using primary data source is that it allows the researcher to collect accurate data from the appropriate sources, and it provides the opportunity to understand the respondents better (Ajayi, 2019). It also helps to reduce the chances of obtaining incorrect data and equally provide the opportunity to gain better understanding of the subject under investigation. The primary data was collected using a well-structured questionnaire which was designed based on the information adapted from existing literature that were reviewed. This instrument work well with a cross-section survey design particularly because it aids the collection of data regarding opinion and perception of respondents at a point in time on current issues.

The purposive sampling method makes easier for requisite data to be collected from those officers who would provide relevant data for the study unlike other sampling method which who have made it possible for collection of data from all the sample. The reason for this is that the respondents who were mainly insurance technical personnel like underwriting managers, claims experts and actuaries understand the subject matter of the study were the main target for the data collection.

### **4.0 DATA PRESENTATION**

This section presents the analysis of data collected through structured questionnaires. It begins with the descriptive statistics of the dataset, summarizing frequencies, means, and standard deviations for the study variables. Thereafter, correlation and simple regression analyses are conducted to test the research hypotheses later in the work.

#### **4.1 Response Rate**

A total of 400 questionnaires were distributed to staff members of selected insurance companies in

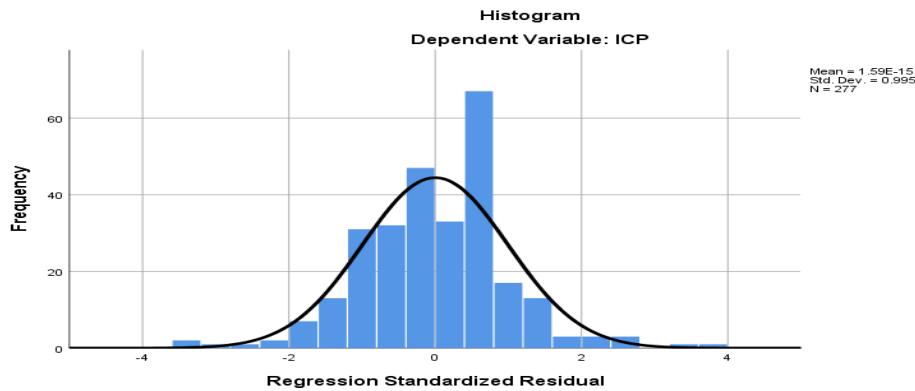
Lagos State. Out of these, 277 were completed and returned in a usable form, resulting in a valid response rate of 69.25%. This response rate is considered adequate for quantitative analysis. Details of the response distribution are shown in Table 4.1. Refer to Table 4.1 for specific details.

**Table 1: Response rate to Questionnaire**

Questionnaire	Frequency	Percentages
Questionnaire distributed	400	100.00
Questionnaire returned	277	69.25
Questionnaire not returned/invalid	123	30.75

Source: Field Survey, 2025

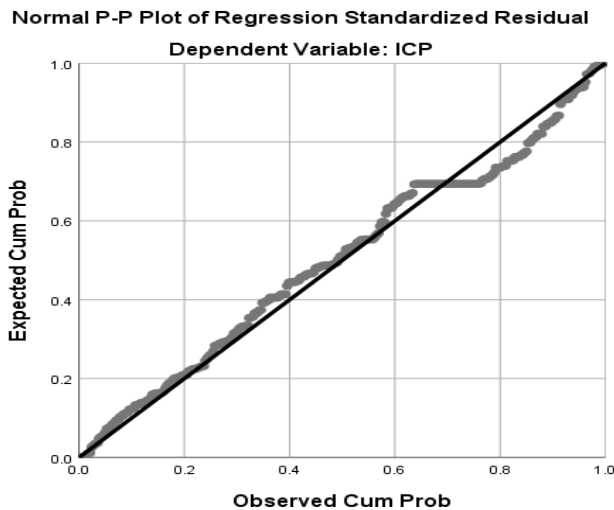
### 4.2 Normality Test



*Figure 1: Normality Histogram*

Figure 1 shows that the figure is bell-shaped which indicated that the data set is normally distributed and hence fit for further analysis.

### 4.3 Linearity Test



*Figure 2: Scatter Plots between ADA, AS, RBS and ICP*

The Normal P-P plot in Figure 1 shows that the values closely follow the diagonal line, indicating that the standardized residuals are normally distributed.

#### 4.4 Descriptive Statistics of Study Variables

Before testing the hypotheses, a preliminary descriptive analysis was conducted on the main study variables: risk-based supervision, analytical skills, adoption of data analytics, implementation of risk-based supervision, and insurance company performance. These results, based on a 5-point Likert scale, are presented in Table 1.

**Table 2: Descriptive analysis**

<b>Risk-Based Supervision (ABS) Questionnaire Item, N = 277</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>U (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>
RBS1: Our company applies RBS principles in its daily operations.	0	9.7	36.1	29.2	24.9	3.69
RBS2: RBS has strengthened our regulatory compliance.	0.4	11.2	33.9	26.7	27.8	3.7
RBS3: RBS has improved internal risk classification.	0	10.8	38.6	22	28.5	3.68
<b>Grand Mean – RBS</b>						<b>3.69</b>

**Table 3: Descriptive analysis (Continued)**

<b>Variable / Questionnaire Item, N = 277</b>	<b>SD (%)</b>	<b>D (%)</b>	<b>U (%)</b>	<b>A (%)</b>	<b>SA (%)</b>	<b>Mean</b>
<b>Analytical Skills (AS)</b>						
AS1: Staff possess strong analytical skills for risk assessment.	2.5	11.2	34.7	24.5	27.1	3.62
AS2: Employees are trained in interpreting risk data.	0.7	7.9	34.7	22.7	33.9	3.81
AS3: Data analysis skills enhance risk-based decisions.	0.7	4.3	39.4	26.7	28.9	3.79
<b>Grand Mean – AS</b>						<b>3.74</b>
<b>Adoption of Data Analytics (ADA)</b>						
ADA1: We use data analytics in regulatory reporting.	1.4	4	29.2	40.8	24.5	3.83
ADA2: Data analytics helps detect risk exposure.	0	4.3	25.3	39.4	31	3.97
ADA3: Analytics supports decision-making.	0.7	4	39.7	28.2	27.4	3.78
ADA4: Our data analytics usage has increased.	1.1	12.3	33.2	19.9	33.6	3.73
ADA5: Data analytics is integrated into risk strategy.	1.8	25.3	33.2	17.7	22	3.33
<b>Grand Mean – ADA</b>						<b>3.73</b>
<b>Insurance Company Performance (ICP)</b>						
ICP1: We consistently meet profitability targets.	3.2	20.6	30	18.8	27.4	3.47
ICP2: Customer satisfaction has improved.	2.9	19.1	30	24.5	23.5	3.47
ICP3: Our financial strength is increasing.	8.3	19.5	26.7	19.9	25.6	3.35
ICP4: We have enhanced operational efficiency.	2.2	23.5	41.9	7.6	24.9	3.3
ICP5: Our market position has improved.	8.3	17	28.2	12.3	34.3	3.47
<b>Grand Mean – ICP</b>						<b>3.41</b>

According to the results in Table 3, 24.9% of the respondents strongly agreed that their company applies Risk-Based Supervision (RBS) principles in its daily operations, 29.2% agreed, 36.1% were undecided, and 9.7% disagreed, with no one strongly disagreeing. This item recorded a mean of 3.69, reflecting moderate agreement on the application of RBS principles. Similarly, 27.8% strongly agreed that RBS has strengthened regulatory compliance, 26.7% agreed, 33.9% were undecided, 11.2% disagreed, and 0.4% strongly disagreed, resulting in a slightly higher mean of 3.70. On whether RBS has improved internal risk classification, 28.5% strongly agreed, 22.0% agreed, 38.6% were undecided, and 10.8% disagreed, giving a mean of 3.68. The grand mean of 3.69 suggests that respondents moderately agreed on the effectiveness and integration of RBS in their firms.

For Analytical Skills (AS), 27.1% of the respondents strongly agreed that staff possess strong analytical skills for risk assessment, 24.5% agreed, 34.7% were undecided, 11.2% disagreed, and 2.5% strongly disagreed, with a mean of 3.62. Additionally, 33.9% strongly agreed that employees are trained in interpreting risk data, 22.7% agreed, 34.7% were undecided, 7.9% disagreed, and 0.7% strongly disagreed, yielding a mean of 3.81. In the case of data analysis enhancing risk-based decisions, 28.9%

strongly agreed, 26.7% agreed, 39.4% were undecided, 4.3% disagreed, and 0.7% strongly disagreed, resulting in a mean of 3.79. With a grand mean of 3.74, the results indicate a strong agreement that analytical skills are present and relevant to risk decision-making within the organizations.

Regarding Adoption of Data Analytics (ADA), 24.5% strongly agreed that data analytics is used in regulatory reporting, 40.8% agreed, 29.2% were undecided, 4.0% disagreed, and 1.4% strongly disagreed, producing a mean of 3.83. For detecting risk exposure, 31.0% strongly agreed, 39.4% agreed, 25.3% were undecided, 4.3% disagreed, with no strong disagreement, giving the highest mean of 3.97. Additionally, 27.4% strongly agreed that analytics supports decision-making, 28.2% agreed, 39.7% were undecided, 4.0% disagreed, and 0.7% strongly disagreed, with a mean of 3.78. On whether usage of data analytics has increased, 33.6% strongly agreed, 19.9% agreed, 33.2% were undecided, 12.3% disagreed, and 1.1% strongly disagreed, yielding a mean of 3.73. Lastly, 22.0% strongly agreed that data analytics is integrated into risk strategy, 17.7% agreed, 33.2% were undecided, 25.3% disagreed, and 1.8% strongly disagreed, giving the lowest mean of 3.33. The grand mean of 3.73 indicates that, overall, respondents moderately agreed that data analytics is being adopted and integrated into their risk-based practices, though with some reservations.

For Insurance Company Performance (ICP), 27.4% of respondents strongly agreed that profitability targets are consistently met, 18.8% agreed, 30.0% were undecided, 20.6% disagreed, and 3.2% strongly disagreed, giving a mean of 3.47. Similarly, 23.5% strongly agreed that customer satisfaction has improved, 24.5% agreed, 30.0% were undecided, 19.1% disagreed, and 2.9% strongly disagreed, also yielding a mean of 3.47. Regarding financial strength, 25.6% strongly agreed, 19.9% agreed, 26.7% were undecided, 19.5% disagreed, and 8.3% strongly disagreed, producing a mean of 3.35. Only 24.9% strongly agreed that operational efficiency has improved, 7.6% agreed, 41.9% were undecided, 23.5% disagreed, and 2.2% strongly disagreed, resulting in the lowest mean of 3.30. Lastly, 34.3% strongly agreed that market position has improved, 12.3% agreed, 28.2% were undecided, 17.0% disagreed, and 8.3% strongly disagreed, giving a mean of 3.47. With a grand mean of 3.41, the results suggest a moderate level of agreement on overall insurance company performance, though operational efficiency and financial strength appear to be weaker areas compared to customer satisfaction and market position.

#### 4.5 Hypothesis Testing

There is no significant relationship between the adoption of data analytics and the implementation of risk-based supervision in the Nigerian insurance industry

**Table 4: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803 <sup>a</sup>	.645	.644	.54205

a. Predictors: (Constant), ADA

**Table 5: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	147.006	1	147.006	500.335	.000 <sup>b</sup>
	Residual	80.799	275	.294		
	Total	227.806	276			

a. Dependent Variable: RBS

b. Predictors: (Constant), ADA

**Table 6: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.275	.156		1.762	.079
	ADA	.917	.041	.803	22.368	.000

a. Dependent Variable: RBS

In terms of hypothesis three, findings from the regression analysis show a strong, positive, and

statistically significant relationship between the adoption of data analytics (ADA) and risk-based supervision (RBS),  $R^2 = .645$ ,  $F(1, 275) = 500.34$ ,  $p < .001$  (see Tables 4.10 and 4.11). The model explains 64.5% of the variance in RBS implementation. According to Table 4.12, ADA is a significant predictor of RBS,  $\beta = .803$ ,  $t = 22.37$ ,  $p < .001$ , with an unstandardized coefficient of  $B = .917$  ( $SE = .041$ ). This suggests that a unit increase in ADA corresponds to a 0.917-unit increase in RBS implementation. Therefore, the null hypothesis is rejected.

## 5.0 Discussion of Findings

Adejuwon and Falana (2022) found that risk-based capital significantly impacts profitability. These studies support the view that implementing risk-based supervision enhances financial performance by aligning oversight with actual risk exposure, thus validating the current study's result. The test of hypothesis two shows a significant positive relationship between analytical skills (AS) and the implementation of risk-based supervision (RBS). This finding implies that employees' ability to interpret data, identify trends, and make evidence-based decisions directly supports the effective deployment of risk-based supervisory practices. Analytical skills are crucial for evaluating risk indicators, aligning strategic priorities, and designing actionable risk mitigation plans. In the context of the Nigerian insurance industry, where market volatility and regulatory requirements demand precision, well-developed analytical competencies enable firms to implement RBS frameworks more effectively, ensuring regulatory alignment and reducing exposure to operational and financial risks. This finding is consistent with Cheikh et al. (2024), who found that analytical skills significantly affect restaurant performance and efficiency, indicating their broad utility in decision-making environments. Likewise, Peesker et al. (2022) demonstrated a direct and moderating effect of analytical skills on sales performance, confirming their importance in dynamic and information-rich environments. These studies agree with the current result, highlighting that strong analytical skills are foundational to effective risk evaluation and data-driven supervision.

The test of hypothesis three shows a strong, positive, and statistically significant relationship between the adoption of data analytics (ADA) and risk-based supervision (RBS). This result indicates that insurance firms that integrate data analytics into their operations are better equipped to implement RBS. Data analytics supports real-time monitoring, predictive modelling, and pattern recognition, enabling firms to detect anomalies and emerging risks early. In a highly regulated and dynamic insurance environment, such capabilities are essential for aligning supervisory practices with actual risk exposures. Therefore, the integration of data analytics enhances risk transparency, supports decision-making, and strengthens the effectiveness of RBS implementation. The test of hypothesis three reveals a strong, positive, and statistically significant relationship between the adoption of data analytics and the implementation of risk-based supervision. This finding is supported by BTU (2023), which emphasized data analytics as essential for uncovering patterns and enhancing decision-making. Sayal (2023) also highlighted that data, when analyzed, becomes critical to strategic actions. These views validate the current study's outcome, showing that integrating data analytics equips insurance firms with the capability to implement risk-based supervision effectively, enhancing regulatory compliance and risk detection in the Nigerian insurance industry.

## 5.1 Conclusion

This study investigated the effects of data analytics in supporting risk-based supervision (RBS) within the Nigerian insurance industry. Grounded in a quantitative, positivist research approach, the study collected and analyzed data from 277 managers across insurance firms in Lagos State to evaluate how risk-based supervision, analytical skills, and the adoption of data analytics contribute to insurance company performance and regulatory effectiveness. The findings revealed that RBS has a statistically significant and positive impact on the performance of insurance companies, suggesting that structured, risk-sensitive regulatory approaches are essential for improved operational efficiency and financial sustainability.

In conclusion, the study provides empirical validation that data analytics plays a vital role in enabling and enhancing risk-based supervision in Nigeria's insurance sector. It highlights the need for insurance

companies and regulators to invest in data infrastructure, analytical training, and digital transformation to remain competitive and resilient in a dynamic regulatory environment. The insights from this study can inform strategic planning and policy formulation aimed at building a more robust and data-intelligent insurance industry in Nigeria.

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