

Insurance Compliance Assessment

01

Evaluate your technology vendor's readiness across NAIC, Solvency II, state data privacy laws, and AI model governance for actuarial systems.

Contents

- 01 Regulatory Frameworks Covered
- 02 Data Privacy & PII Controls
- 03 AI & Model Governance
- 04 Claims & Operational Controls
- 05 Scoring Guide
- 06 Next Steps

01 - REGULATORY FRAMEWORKS COVERED

- NAIC Model Laws
- Solvency II (EU)
- State Privacy Laws
- CCPA / CPRA
- AI Actuarial Governance

This assessment covers the primary regulatory and compliance frameworks your technology vendor must address. Each section below maps directly to one or more of these frameworks.

02 - DATA PRIVACY & PII CONTROLS

- Policyholder PII inventory maintained
- Data minimisation policy enforced
- CCPA / state privacy rights supported (access, deletion, opt-out)
- Consent management platform in place
- Vendor data sharing agreements with DPA clauses
- Retention schedules enforced per state law

03 – AI & MODEL GOVERNANCE

- Actuarial model documentation and version control
- Model validation by independent actuary
- Explainability for adverse underwriting decisions
- Bias testing for protected characteristics
- Audit trail for model changes
- Regulatory pre-approval obtained where required

04 – CLAIMS & OPERATIONAL CONTROLS

- Claims system audit logs tamper-evident
- Fraud detection system tested annually
- Regulatory reporting reconciliation automated
- BCP/DR tested within last 12 months
- Incident escalation SLA defined

SCORING GUIDE

Score 1 point for each confirmed item. 20–23: Compliant. 14–19: Needs remediation. Below 14: Urgent review required.

NEXT STEPS

If your score falls below the compliant threshold, The Algorithm offers a structured gap remediation programme:

1. Technical gap audit (2 weeks)
2. Remediation roadmap with prioritised backlog
3. Engineering sprint to close critical gaps
4. Evidence package for regulatory review

Contact us at contact@the-algo.com or visit the-algo.com/contact

Ready to talk?

We audit your current vendor, map the gaps, and present a structured migration plan — no commitment required.

the-algo.com/contact