

AI in Insurance Claims: A Regulatory Risk Framework

Gold Standard Scoping in the Age of Automation



By ClaimSurance

Independent Analysis of AI-Driven Claims Systems

Gold Standard Claim Analysis in the Age of AI

Executive Summary

AI is transforming claims. Risk is shifting from technical to regulatory.

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Artificial intelligence is rapidly transforming insurance claims handling. While it offers efficiency and scalability, it introduces regulatory, procedural, and operational risks. This whitepaper presents a structured framework identifying twelve core risk areas carriers must address.

The Core Challenge

AI is being deployed into a regulatory framework designed for humans. Traditional expectations of accountability, documentation, and judgment must be adapted for automated systems.

The 12 Pillars of AI Claims Risk

A structured model for identifying regulatory exposure in AI-driven claims

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|---------------------|----------------------------|-------------------------|
| Procedural Fairness | Language Access | Disclosure Transparency |
| Outcome Consistency | Licensing & Accountability | Data Quality |
| Human Oversight | Bias & Fairness | Explainability |
| Auditability | Timeliness | System Reliability |

Regulatory Implications

Regulators expect transparency, fairness, and accountability. AI systems must meet the same standards as human-driven processes.

Carrier Exposure

Operational, regulatory, and reputational risks increase when AI systems lack proper oversight and governance.

Gold Standard Approach

Successful AI integration requires oversight models, validation controls, transparency, documentation, and resilience planning.

Conclusion

The future of claims is automated, but the standard must remain human. Responsible AI adoption is essential.