

THE CHARLEE.AI INSURANCE AI KNOWLEDGE CENTER

Insurance AI Document Intelligence Correspondence and Knowledge Management Center

Executive handbook for responsible document intake, extraction, retrieval, correspondence, knowledge, records, and agent actions

CENTER	COVERAGE
Practice library	32 practices across eight domains
Risk catalogue	12 document intelligence AI risks
Measure library	12 accuracy, service, security, customer, employee, risk, cost, and value measures
Lifecycle	Design, pilot, operate, and improve

Executive Document Intelligence AI Model

Responsible automation connects trusted intake, source-level extraction, authoritative knowledge, access-controlled retrieval, grounded correspondence, protected records, human review, controlled action, and assurance.

MEASURE	MANAGEMENT USE
Document classification precision recall and unknown rate	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
OCR and extracted-field accuracy by document type	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Case policy claim and customer association accuracy	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Routing accuracy deadline compliance and queue aging	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Retrieval relevance coverage and access-filter accuracy	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Grounded answer citation and unsupported-claim rate	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Correspondence accuracy approval and withdrawal rate	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Sensitive-data redaction access and leakage events	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Prompt-injection detection quarantine and safe-failure rate	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Human correction override and rework rate	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Cycle time unit cost capacity and service realization	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.
Complaint correction incident risk and realized value	Define workflow, document type, population, jurisdiction, period, baseline, threshold, source, owner, uncertainty, and action.

Document Intelligence AI Risk Catalogue

RISK	EXPOSURE
Document is associated with the wrong customer policy claim or transaction	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
OCR or extraction omits invents duplicates or misreads a material fact	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Document classification or routing sends work to the wrong queue or misses a deadline	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Retrieval uses outdated unauthorized irrelevant or cross-jurisdiction content	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Generated correspondence contains unsupported facts omissions or wrong required language	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Citation points to a source that does not support the statement	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Sensitive personal medical financial or privileged information is exposed or reused	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Malicious or poisoned document manipulates a model retriever or connected agent	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Agent changes a record sends correspondence or triggers a transaction outside authority	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Record retention legal hold disposition or examination production fails	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Vendor model index template or corpus changes without review or evidence	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.
Efficiency is measured without accuracy service customer outcome or control effectiveness	May affect coverage, pricing, claims, service, privacy, records, compliance, litigation, financial outcomes, or trust.

Document Intelligence Strategy and Governance

Accountable owner: Chief Information Officer

PRACTICE	PURPOSE	EVIDENCE
GOV-01 Document intelligence policy and objectives	Set approved outcomes, scope, prohibited uses, governance, evidence, records, escalation, and accountability for document AI.	Document intelligence policy and objectives record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
GOV-02 Use case boundary risk tier and authority	Define users, document classes, decisions, AI influence, autonomy, affected parties, risk, human authority, exclusions, and unacceptable outcomes.	Use case boundary risk tier and authority record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
GOV-03 Information architecture ownership and stewardship	Assign ownership for source repositories, taxonomies, metadata, templates, knowledge articles, versions, access, retention, and quality.	Information architecture ownership and stewardship record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
GOV-04 Portfolio sequencing capacity and value	Sequence uses by value, risk, document readiness, integration, jurisdiction, workforce, vendor dependency, security, and customer impact.	Portfolio sequencing capacity and value record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Intake Classification and Routing

Accountable owner: Insurance Operations Lead

PRACTICE	PURPOSE	EVIDENCE
INT-01 Channel source and identity verification	Authenticate channels and sources, detect duplicates or tampering, and preserve receipt, sender, timestamp, consent, custody, and integrity.	Channel source and identity verification record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
INT-02 Document type taxonomy and classification	Classify documents using an approved taxonomy with confidence thresholds, unknown categories, multi-label rules, and human correction.	Document type taxonomy and classification record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
INT-03 Case policy claim and customer association	Associate each document with the correct customer, policy, claim, submission, transaction, jurisdiction, period, and system-of-record identifier.	Case policy claim and customer association record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
INT-04 Priority queue and exception routing	Prioritize and route work using service obligations, materiality, vulnerability, deadlines, skills, capacity, and explicit exception rules.	Priority queue and exception routing record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

OCR Extraction and Normalization

Accountable owner: Document Intelligence Lead

PRACTICE	PURPOSE	EVIDENCE
EXT-01 Image quality OCR and handwriting control	Assess scan, image, page, orientation, language, handwriting, form, barcode, attachment, and OCR quality before downstream use.	Image quality OCR and handwriting control record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
EXT-02 Field table and entity extraction	Extract fields, tables, dates, entities, amounts, clauses, signatures, and relationships without inventing absent information.	Field table and entity extraction record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
EXT-03 Normalization validation and business rules	Normalize formats and validate values against schemas, calculations, reference data, policy rules, tolerances, and cross-document consistency.	Normalization validation and business rules record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
EXT-04 Source span provenance and confidence	Trace every material field and statement to file, page, region, source span, version, extraction method, confidence, reviewer, and correction.	Source span provenance and confidence record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Indexing Retrieval and Knowledge

Accountable owner: Knowledge Management Lead

PRACTICE	PURPOSE	EVIDENCE
KNO-01 Authoritative corpus scope and approval	Define which manuals, policies, forms, filings, procedures, knowledge articles, decisions, and records are authoritative for each use.	Authoritative corpus scope and approval record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
KNO-02 Chunk metadata index and version control	Control chunking, metadata, embeddings, indexes, effective dates, superseded content, duplicates, deletions, and rebuilds.	Chunk metadata index and version control record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
KNO-03 Retrieval relevance access and jurisdiction filtering	Filter retrieval by user access, entity, product, state, effective date, language, confidentiality, and approved knowledge scope.	Retrieval relevance access and jurisdiction filtering record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
KNO-04 Citation grounding and no-answer behavior	Require sentence or claim-level source support, distinguish facts from inference, show uncertainty, and decline when evidence is insufficient.	Citation grounding and no-answer behavior record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Correspondence and Content Generation

Accountable owner: Customer Communications Lead

PRACTICE	PURPOSE	EVIDENCE
COR-01 Approved template language and disclosure control	Use approved current templates, required language, variable controls, brand standards, legal review, and disclosure placement.	Approved template language and disclosure control record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
COR-02 Fact grounded drafting and source support	Generate drafts only from supported case facts and approved knowledge, with citations, contradiction checks, and prohibited-content rules.	Fact grounded drafting and source support record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
COR-03 Recipient channel accessibility and translation	Confirm recipient, purpose, language, accessibility, translation quality, channel permission, confidentiality, and required attachments.	Recipient channel accessibility and translation record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
COR-04 Human approval delivery and withdrawal	Require appropriate human approval before consequential delivery and support correction, recall, withdrawal, replacement, and audit evidence.	Human approval delivery and withdrawal record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Workflow Integration and Agent Actions

Accountable owner: Enterprise Automation Lead

PRACTICE	PURPOSE	EVIDENCE
AUT-01 System of record write and reconciliation	Write validated data only to authorized records and reconcile source documents, extracted values, downstream transactions, and final status.	System of record write and reconciliation record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
AUT-02 Agent tool permissions and transaction limits	Constrain agents by identity, tool, record, action, amount, recipient, environment, approval, rate, time, and reversible transaction boundaries.	Agent tool permissions and transaction limits record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
AUT-03 Handoff task deadline and service control	Create and monitor tasks, handoffs, deadlines, acknowledgments, queues, escalations, and closure without silently dropping obligations.	Handoff task deadline and service control record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
AUT-04 Failure rollback continuity and manual fallback	Handle missing, corrupt, conflicting, malicious, or unavailable content through quarantine, safe failure, retry, rollback, recovery, and manual work.	Failure rollback continuity and manual fallback record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Privacy Security Records and Vendors

Accountable owner: Chief Information Security Officer

PRACTICE	PURPOSE	EVIDENCE
SEC-01 Purpose access minimization and redaction	Limit collection and use to approved purposes, enforce least privilege, redact sensitive data, segregate tenants, and prevent inappropriate reuse.	Purpose access minimization and redaction record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
SEC-02 Prompt injection malware and content isolation	Treat external documents as untrusted data, scan files and content, isolate instructions, restrict tools, and test direct and indirect prompt injection.	Prompt injection malware and content isolation record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
SEC-03 Record retention legal hold and disposition	Apply record schedules, legal holds, preservation, immutable history, deletion, disposition approval, retrieval, export, and examination production.	Record retention legal hold and disposition record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
SEC-04 Vendor model data service and exit controls	Align vendors on data use, model changes, subcontractors, performance, security, incidents, evidence access, continuity, portability, and exit.	Vendor model data service and exit controls record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Evaluation Monitoring and Improvement

Accountable owner: AI Assurance Lead

PRACTICE	PURPOSE	EVIDENCE
MON-01 Representative test corpus and acceptance criteria	Test representative document types, layouts, languages, populations, scans, edge cases, attacks, downstream actions, and human review before release.	Representative test corpus and acceptance criteria record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
MON-02 Production quality drift and exception monitoring	Monitor classification, extraction, retrieval, grounding, drafting, routing, latency, drift, overrides, exceptions, and control thresholds.	Production quality drift and exception monitoring record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
MON-03 Complaint correction incident and impact review	Connect defects to affected records, communications, decisions, complaints, corrections, incidents, causes, remediation, and recurrence.	Complaint correction incident and impact review record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date
MON-04 Outcome value assurance and continuous improvement	Measure accuracy, service, customer and employee outcomes, compliance, security, total cost, capacity, risk, and realized value together.	Outcome value assurance and continuous improvement record, document and source ID, policy or claim, jurisdiction, version, model or rule, result, confidence, exception, reviewer, approval, action, and review date

Document Intelligence Reviews

REVIEW	CORE EVIDENCE
Use case	Workflow, document types, jurisdiction, AI influence, authority, data, model, knowledge, controls, and readiness.
Content quality	Association, OCR, extraction, classification, retrieval, grounding, citation, correspondence, routing, and corrections.
Security and records	Access, redaction, prompt injection, quarantine, agent actions, retention, holds, vendors, incidents, and recovery.
Outcomes	Service, accessibility, complaints, employee capacity, customer outcomes, compliance, cost, risk, and realized value.

Sources

NAIC Model Bulletin on the Use of AI Systems by Insurers

NAIC Market Conduct Record Retention and Production Model Regulation 910

NAIC Market Conduct Regulation

NIST AI Risk Management Framework Generative AI Profile

NIST Retrieval Augmented Generation Glossary

NIST Evaluation of Machine Generated Reports

OWASP RAG Security Cheat Sheet