

Insurance AI Readiness Assessment

A practical, evidence-based assessment for insurers to evaluate enterprise readiness, identify control gaps, and define a focused 90-day improvement plan.

30	6	5
assessment statements	readiness dimensions	maturity levels

Version 1.0 | Printable assessment workbook

Designed for cross-functional use by insurance executives, business owners, claims and underwriting leaders, technology, data, security, privacy, legal, compliance, model risk, and operations.

How to use this assessment

Score the organization's current repeatable practice—not a planned policy, isolated demonstration, or one exceptional team. Discuss evidence before choosing a score. Record material disagreements and convert the lowest-scoring or highest-consequence gaps into owned actions.

Score	Maturity	Evidence standard
1	Initial	Ad hoc, person-dependent, or largely absent.
2	Emerging	Some activity exists, but it is inconsistent or limited in scope.
3	Defined	A documented and repeatable approach is used for important initiatives.
4	Managed	Controls are integrated, measured, and operating across the portfolio.
5	Leading	Evidence drives continuous improvement and risk-based adaptation.

Recommended facilitation

1. Convene a cross-functional group. 2. Review evidence statement by statement. 3. Assign one score from 1 to 5. 4. Compute dimension averages and the overall average. 5. Identify critical gaps separately from the average. 6. Agree the first 90-day actions, owners, dates, and success evidence.

Important

A high average does not cancel a critical weakness in consumer impact, security, compliance, human authority, or incident response. Escalate consequential gaps even when the portfolio score appears strong.

Strategy and Leadership

Tests whether executives connect AI ambition to insurance outcomes, ownership, risk appetite, funding, and portfolio reporting.

Circle or mark one score for each statement, then add evidence and the most useful next action.

- 1. Our AI strategy names specific insurance outcomes, target users, scope, and accountable executive owners.**

1	2	3	4	5

Evidence / example	
Priority action	

- 2. Leadership has defined AI risk appetite, prohibited uses, and conditions for higher-impact applications.**

1	2	3	4	5

Evidence / example	
Priority action	

- 3. AI investments connect to claims, underwriting, service, distribution, risk, or operational priorities.**

1	2	3	4	5

Evidence / example	
Priority action	

- 4. Funding and portfolio decisions use common value, feasibility, risk, and readiness criteria.**

1	2	3	4	5

Evidence / example	
Priority action	

- 5. Executives receive regular evidence on AI value, risk, incidents, adoption, and material change.**

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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Use Cases and Business Value

Tests whether use cases solve validated workflow problems and are measured against explicit value, cost, and learning criteria.

Circle or mark one score for each statement, then add evidence and the most useful next action.

6. Priority use cases have a defined baseline, measurable target, business owner, and affected workflow.

1	2	3	4	5

Evidence / example	
Priority action	

7. Teams validate the user problem and operating change before selecting a model or platform.

1	2	3	4	5

Evidence / example	
Priority action	

8. Benefits include quality, service, loss, expense, capacity, compliance, and customer outcomes where relevant.

1	2	3	4	5

Evidence / example	
Priority action	

9. Pilots have explicit success, stop, scale, and learning criteria rather than demonstration goals alone.

1	2	3	4	5

Evidence / example	
Priority action	

10. Production value is measured against the baseline and includes implementation, review, and operating cost.

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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Data Knowledge and Technology

Tests whether data, knowledge, architecture, integration, versioning, security, and monitoring can support production use.

Circle or mark one score for each statement, then add evidence and the most useful next action.

11. Material data and knowledge sources have owners, provenance, access rules, quality controls, and retention.

1	2	3	4	5

Evidence / example	
Priority action	

12. Architecture supports secure integration with insurance systems of record, documents, analytics, and workflows.

1	2	3	4	5

Evidence / example	
Priority action	

13. Models, prompts, retrieval assets, features, tools, agents, and configurations are versioned and traceable.

1	2	3	4	5

Evidence / example	
Priority action	

14. Environments, identities, secrets, dependencies, and deployment paths follow secure engineering standards.

1	2	3	4	5

Evidence / example	
Priority action	

15. The organization can monitor performance, cost, availability, drift, behavior, and downstream outcomes.

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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Governance Risk and Compliance

Tests whether inventory, risk tiers, multidisciplinary review, vendor oversight, and consumer protections operate in practice.

Circle or mark one score for each statement, then add evidence and the most useful next action.

16. The organization maintains an inventory of material AI systems, vendors, owners, uses, and risk tiers.

1	2	3	4	5

Evidence / example	
Priority action	

17. Risk-tiering determines required evaluation, human oversight, approval, monitoring, evidence, and review frequency.

1	2	3	4	5

Evidence / example	
Priority action	

18. Legal, compliance, privacy, security, model risk, actuarial, and business experts participate according to use.

1	2	3	4	5

Evidence / example	
Priority action	

19. Third-party AI is evaluated for data terms, security, performance, change, audit evidence, continuity, and exit.

1	2	3	4	5

Evidence / example	
Priority action	

20. Policies address fairness, explainability, recordkeeping, consumer impact, complaints, correction, and recourse.

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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People Process and Human Oversight

Tests whether roles, workflow design, human authority, reviewer capacity, training, and escalation are fit for purpose.

Circle or mark one score for each statement, then add evidence and the most useful next action.

21. Business, product, technical, risk, and operational owners have clear AI responsibilities and decision rights.

1	2	3	4	5

Evidence / example	
Priority action	

22. Claims professionals, underwriters, service teams, and other users help design, test, and improve AI workflows.

1	2	3	4	5

Evidence / example	
Priority action	

23. Human review and supervision are matched to consequence, uncertainty, autonomy, scale, and reversibility.

1	2	3	4	5

Evidence / example	
Priority action	

24. Reviewers receive sufficient evidence, time, training, authority, workload capacity, and escalation options.

1	2	3	4	5

Evidence / example	
Priority action	

25. Training and change management address workflow, judgment, limitations, security, feedback, and accountability.

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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Production Operations and Assurance

Tests whether evaluation, release, traceability, monitoring, response, recovery, and learning continue after launch.

Circle or mark one score for each statement, then add evidence and the most useful next action.

26. Representative evaluation covers insurance quality, safety, security, fairness, workflow fitness, and failure severity.

1	2	3	4	5

Evidence / example	
Priority action	

27. Release gates identify the approved system version, evidence, conditions, scope, monitoring, and rollback plan.

1	2	3	4	5

Evidence / example	
Priority action	

28. Production traces can connect material outputs and actions to inputs, sources, versions, identities, and controls.

1	2	3	4	5

Evidence / example	
Priority action	

29. Monitoring detects degradation, misuse, access anomalies, incidents, consumer impact, cost, and operational failure.

1	2	3	4	5

Evidence / example	
Priority action	

30. Incident plans support containment, evidence preservation, affected-case identification, correction, recovery, and learning.

1	2	3	4	5

Evidence / example	
Priority action	

Dimension total		÷ 5 = Dimension score	
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Score summary

Transfer the six dimension scores below. Add them and divide by six for the overall readiness score.

Readiness dimension	Score	Critical gap or dependency
Strategy and Leadership		
Use Cases and Business Value		
Data Knowledge and Technology		
Governance Risk and Compliance		
People Process and Human Oversight		
Production Operations and Assurance		
Overall readiness score		Total ÷ 6

Maturity interpretation

Overall score	Maturity	Leadership priority
1.00–1.79	Initial	Establish ownership, inventory material AI, and close immediate control gaps.
1.80–2.59	Emerging	Standardize minimum requirements and prove one controlled production path.
2.60–3.39	Defined	Integrate governance, engineering, measurement, and operational accountability.
3.40–4.19	Managed	Scale reusable controls and improve portfolio-level value and assurance.
4.20–5.00	Leading	Use evidence to adapt continuously while preserving clear authority and trust.

90-day action plan

Prioritize a small number of actions that materially improve readiness. Each action should name an accountable executive, a target date, and observable completion evidence.

Priority 1	
Gap / objective	
Executive owner	Target date
Success evidence	

Priority 2	
Gap / objective	
Executive owner	Target date
Success evidence	

Priority 3	
Gap / objective	
Executive owner	Target date
Success evidence	

90-day action plan (continued)

Complete the remaining priorities and confirm that each commitment has an accountable executive and observable completion evidence.

Priority 4	
Gap / objective	
Executive owner	Target date
Success evidence	

Priority 5	
Gap / objective	
Executive owner	Target date
Success evidence	

Priority 6	
Gap / objective	
Executive owner	Target date
Success evidence	

Close-out and reassessment

Schedule the reassessment when the 90-day plan is approved. Preserve this baseline, attach the evidence used, and compare both scores and evidence quality over time.

Decision record

Assessment date	
Facilitator	
Executive sponsor	
Participants / functions	
Highest-priority risk	
First committed action	
Reassessment date	

Use with the editable Excel workbook for automatic scoring and with the companion reference guide for facilitation, interpretation, and action-planning guidance.