

FOR MID-MARKET INSURANCE CARRIERS

Execution Integrity Diagnostic™

A PRIVATE DRY-RUN OF THE NAIC AI SYSTEMS EVALUATION TOOL (AISET)

Your examiner can see the AI decision.
Can you show what it did at the commit?

Most carriers can produce the model docs and the approval. Few can reconstruct what the AI actually did at the money-out / policy-out moment.

The exam clock is the reason now

The NAIC AISET is running inside market-conduct exams across 12 pilot states through 2026, with 25 states having adopted the NAIC AI Model Bulletin. Run the same conformance test privately first, while remediation is still cheap.



Examiners audit the decision

Policies, model documentation, and approvals describe what should happen.



Few carriers audit execution

Claims, underwriting, and bind AI act across systems beyond the original approval.



The exam asks for proof

NAIC AISET Exhibit C (High-Risk AI Systems Details) asks, per model, how each high-risk system is validated, monitored, and controlled.

EXECUTION INTEGRITY INFRASTRUCTURE

A control layer that links authorized intent to what the AI actually did at the money-out / policy-out commit, and produces an action-moment record an examiner can replay.

Intent → Commit → Evidence → Exam-ready

THE DIAGNOSTIC

A fixed-scope offline conformance test that replays your historical claim-payout, underwriting-to-bind, and policy-issuance records to find where execution:

- ✓ Drifted from intent or stated appetite
- ✓ Exceeded authority limits
- ✓ Acted without the human in the loop
- ✓ Left no action-moment record
- ✓ Cannot be reconstructed for an exam

HOW IT WORKS

1



COMMIT SURFACE

Map rules, authority limits, and the commit point for one workflow.

2



BLIND BASELINE

Pulse is tested on controlled scenarios before your data is touched.

3



HISTORICAL REPLAY

Past records run offline to surface drift, gaps, and unprovable actions.

4



EXAM-READY REPORT

Leadership gets quantified findings mapped to the exam exhibits.



EXECUTIVE DELIVERABLES

-  **Conformance assessment**
Execution-integrity read plus key observations.
-  **Drift & exposure map**
Where execution left authority, and why.
-  **Quantified impact**
Volume, frequency, severity, and dollar / exam exposure.
-  **Exam & risk findings**
Structured for CRO, Chief Compliance, Audit Committee, and a DOI lens.
-  **Remediation runway**
Accept, remediate the control, or stand up continuous assurance.



WHY THIS IS EASY TO SAY YES TO

- ✓ **No production access**
Runs offline against historical data.
- ✓ **No IT lift**
Nothing is deployed for the diagnostic.
- ✓ **Your own data**
Execution reality, not a generic assessment.
- ✓ **Ahead of the exam**
Findings while remediation is still cheap.
- ✓ **No charge for selected carriers**
One high-value workflow; the business case built with you.



Start with one commit surface

Pick the workflow where AI execution creates the most financial, regulatory, or exam exposure.



Claim payout



Underwriting to bind



Policy issuance



Fraud



Eligibility



Agent actions

BLIND BASELINE → HISTORICAL REPLAY → EXAM-READY FINDINGS

For the exam owner (CRO · Chief Compliance Officer) and the surface specialist (Chief Claims · Chief Underwriting · Chief Actuary · Head of Model Risk).

Built on 25 years of enterprise trust

Pulse is part of Fierce Inc., a trusted leadership and transformation partner to more than 60% of the Fortune 500. For over 25 years, Fierce has helped organizations improve accountability, decision making, communication, and execution. Pulse extends that expertise into the AI era through Execution Integrity Infrastructure.



Be exam-ready before the examiner arrives. Evidence you can show. Exposure you can quantify. Risk you can control.