Artificial Intelligence Governance

Comparing AI Regulatory Guidance Among Countries

International Actuarial Association Artificial Intelligence Task Force Deliverable (2024)

Internal IAA Document

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Supporting Document to the Comparison Chart

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1.   Introduction

1.1.   Purpose

This document is designed to support the ongoing monitoring and evaluation of AI governance practices, which are often reflected in policies, regulations, and stakeholder engagements developed and endorsed by standard-setting bodies, policymakers, and regulators. Additionally, it serves as an introduction to the comprehensive "IAA Regional Comparison Chart" document, which provides an overview of existing and non-existent AI regulations across seven major regions globally: Europe, China, the United States, Singapore, Canada, the United Kingdom, and Australia. Think of this document as a "Read Me" guide for the comparison chart.

Understanding gaps, strengths, weaknesses, and key features within each region is crucial when navigating frameworks established by standard-setting bodies. For actuaries, practitioners, and users of AI systems, having a clear picture of the regulatory landscape in which organizations operate is essential. First, it aids in understanding applicable local and international laws, restrictions, development opportunities, and governance measures to ensure the responsible use of AI. Second, it allows for comparative analysis, identifying the advantages and disadvantages of different legislative and governance frameworks, where aspects like enforcement mechanisms, disclosure requirements, and oversight authorities can vary significantly between regions.

The document is structured as follows:

- Section 1 describes the structure of the comparison chart.

- Section 2 delves into the process used to identify and adapt key governance elements found across global regions.

- Section 3 provides brief summaries of each region, highlighting their unique aspects, followed by a high-level country comparison and description.

- Section 4 provides the next steps, give the current state of the document.

1.2.   Selection of Countries

Many countries are evaluating their current regulatory environments to determine if any changes to regulations or regulatory guidance are needed to mitigate AI risk, across industries. For this regulatory comparison, however, an initial set of countries were chosen that meet the following criteria:

1. The country has or is adopting AI-focused regulations or guidance.

2. The country is committed to a systematic evaluation of existing regulations to determine the extent of needed new regulations or revised existing regulations.

3. The country's adoption of revised existing or new regulations to address the expanding use of AI may have a meaningful impact on actuaries performing actuarial services there.

The list of countries selected for this comparison is not intended to be static. Additional countries can be expected to be added by the IAA. It is also important to note that the terms "region" and "country" are used interchangeably throughout this document, both carrying the same meaning. Additionally, the level of jurisdiction or the approach each country takes toward regulating AI is described as it stood at the time of writing and publishing the document. Given the dynamic nature of AI governance, the regulatory landscape and approaches are subject to constant change and will require regular updates to remain accurate and relevant.

2.   Structure of the Chart

The comparison chart provides an overview of AI regulation across seven key regions: the United States, Canada, Europe, the United Kingdom, Australia, Singapore, and China. Each region is represented in a separate column, allowing for a clear and direct comparison. We have identified 19 key regulatory aspects to assess the governance approaches of these regions, each of which are explained below.

The identified key regulatory aspects can be roughly assigned to one of the following categories:

1. Introductory sections and overall information
2. Governance structure, risk management and operational governance
3. Other helpful information

2.1.   Introductory sections and overall information

Here we provide the official name of the governance framework [Item 1], how it is legislated [Item 2] and whether it is principles or prescriptive based [Item 3]. Principles-based regulation is more outcome-oriented than the prescriptive based approach, which strictly requires descriptive processes. We provide the key purpose and intent [Item 4] and the effective date, as in-force, of the framework [Item 5]. We consider the scope of the framework, i.e. how the framework applies to the market [Item 5], the high-level specification of areas the framework should address [Item 6] and regulatory laws and regulations the framework relies upon [Item 7].

2.2.   Governance structure, risk management and operational governance

Here we consider the AI-Principles and identified risks [Item 8], the Governance Structure including the Board of Directors Oversight & Accountability [Item 9] and how the framework handles definitions [Item 10]. Which principles or rules are provided in the framework with respect to Risk Management issues [Item 11], Data [Item 12] and Model Governance [Item 13]. What does the framework require with respect to Validation & Outcome Testing activities, i.e. the examination of algorithmic outcomes for accuracy, bias, reasonability, and fair discrimination [Item 14], which elements of the governance framework must be documented [Item 15] and which governance activities should be reported (including the frequency) to the senior management [Item 16].

2.3.   Other helpful information

Here we provide available information about sanctions imposed for non-compliance with the framework [Item 17] and about the adoption status [Item 18], i.e. which country, state or locale have adopted the framework as a law or as a regulation. Furthermore, we provide a list of online links where the documents based on which the chart has been created could be found under [Item 19]. Additionally, the date when the corresponding chart has been last updated can be read at the end of the chart.

The comprehensive breakdown of the various regulatory aspects which are provided in the corresponding spreadsheet highlights the similarities and differences in AI policy and regulation across these diverse regions.

3.   Major Governance Elements

The country comparison chart reflects nineteen governance elements. Each element was selected after considering the most common governance components addressed by each country's governance framework. As a result, the list of governance elements included in the chart is not an exhaustive list but aims to provide an overview of how each country is approaching the governance of artificial intelligence and how the countries compare on each governance element included in the chart.

The following discussion will list each governance element and its definition that guided the determination of how each framework addressed the governance element.

1.Name of Governance Element

The official title of the governance framework or the listing of regulations comprising the framework. In some countries there is not a single document that can be regarded as a framework. Instead, there are countries relying on existing regulations to govern the use of artificial intelligence by companies.

2.Current State

This element describes how the governance framework is being legislated.

3.Regulation Basis

Indicate whether it is principles-based or prescriptive-based. Principles-based regulation is a transition away from detailed, prescriptive rules and toward high-level, broadly stated principles that create standards for regulated firms to operate by and determine how to implement. It is more outcome-oriented than the prescriptive based approach, which strictly requires following prescribed processes defined by regulations.

4.Key Focus and Effective Date

Identify the purpose and intent of the governance framework. This is meant to be a high-level description. Individual frameworks should be reviewed for additional details.

5.Defined Scope

Describes how the framework applies to the market - multi-sector, single sector, to consumers, or simply business based.

6.General Guidelines

High level specification of areas the governance framework should address.

7.Legislative Authority Identified

The regulatory laws and regulations the governance framework relies upon.

8.AI Principles or Identified Risks

Identifies the foundational AI principles the framework assumed in its development or the risks the governance framework is intended to address that are of concern to regulators.

9.Governance Structure

Oversight of AI Systems. The collection of individuals with the authority to oversee AI Systems and their roles and responsibilities, including the Board of Directors.

10.Definitions

The list of terms defined for the framework.

11.Risk Management

Includes the identification, assessment, and mitigation of the risks posed by AIS. Risk mitigation may be achieved, in part, through model risk management practices and internal controls. An

internal audit function evaluates internal controls, corporate governance, and accounting processes to ensure that operational risks remain within the risk appetite established by the Board of Directors, and to ensure compliance with laws and regulations. The risk management program also considers third party vendors who may provide services, data, or other resources related to AI.

12.Data Governance

Includes the oversight of and control over data throughout its lifecycle, including its origins, how it has changed and who made changes to it. To the extent the data is generated, additional details should be captured to support the data's validity. Users of the data should be made fully aware of the sources and limitations of the data made available to them.

13.Model Governance

Within a model risk management framework, a risk rating model classifies AIS risk on the spectrum of minimal risk to high risk. A risk rating model considers the potential impact of the artificial intelligence system from a financial, complexity, or transparency perspective. A driving concern is the potential for harm to human subjects. High-risk AI systems require the highest level of model risk management and management oversight. Model risk should be managed over the life cycle of the AIS.

14.Validation & Outcome Testing

The examination of algorithmic outcomes for accuracy, bias, reasonability, and fair discrimination.

15. Documentation

Identification of the elements of the governance framework that should be documented.

16. Reporting

Specification of the governance activities that should be reported to senior management and the frequency of the reporting.

17. Enforcement

The sanctions imposed for non-compliance.

18. Adoption Status

The sanctions imposed for non-compliance.

19. Link(s) to Source Documents

List of online links to the frameworks and regulations supporting the information included in the chart. See Appendix 1 for a list of references.

While not a governance element, it is important to understand when elements for a given country were last updated by the IAA. Therefore, an additional row was added to the table to indicate the last time country elements were last updated. As the application of artificial intelligence is continually evolving and dynamic, it may be important to understand the freshness of the chart data as it relates to its reliability.

4.   High Level Country Comparisons

This section provides a high-level overview of how each region is done, with key aspects and differentiators. Below, a high-level summary indicating the strength and level of regulation development within each region, which considered as having a "highly developed" governance structure:

Governance Element	Highly Developed AI Governance Framework			
	Europe	China	US	Singapore
Name of the Framework	EU AI Act	Various Regulations	NAIC Model Bulletin	Model AI Gov. Framework
Current State	Approved	Approved	NAIC Approved	Approved
Regulation Basis	Rules Based	Rules Based	Principles Based	Principles Based
Key Focus	Ensure that AI systems respect fundamental rights and values, fostering innovation.	Balance innovation with security and ethical concerns	Ensure responsible and ethical use of AI in insurance	Balance innovation and ethical AI development
Adoption Status	August 2024	≤ August 2023	December 2023	Recommendation
Defined Scope	***	***	***	***
General Guidelines	***	**	***	***
Legislative Authority Identified	***	***	***	***
AI Principles or Identified Risks	***	**	***	***
Governance Structure	***	---	**	**
Board Oversight & Accountability	---	---	**	**
Definitions	***	**	**	**
Risk Management	***	---	**	**
Data Governance	***	**	*	*
Model Governance	**	---	*	*
Validation & Outcome Testing	**	*	*	*
Documentation	**	**	**	**
Reporting	***	---	**	**
Enforcement	***	---	---	---

| **Key:** | *** Highly Developed | ** Moderately Developed | * Slightly Developed | --- No Development |

In addition, the following overview offers a view on how countries that have a "less developed" governance structure compare to one another:

Governance Element	Less Developed AI Governance Framework		
	Canada	United Kingdom	Australia
Name of the Framework	AI & Data Act	Various Exisitng Regulations	Various Existing Regulations
Current State			
Regulation Basis	Risk Based	Principles Based	Principles Based
Key Focus	Establish requirements for AI system design, development and use across industries.	Provided guidance for industry regulators, encouraging consideration of the government's 5 AI regulatory principles.	Working to establish mandatory AI guardrails against which industry regulators will evaluate current regulatory frameworks.
Adoption Status	No Formal Adoption	No Adoption To Date	No Adoption To Date
Defined Scope	*	---	---
General Guidelines	*	---	---
Legislative Authority Identified	**	---	---
AI Principles or Identified Risks	*	***	***
Governance Structure	*	*	*
Board Oversight & Accountability	*	---	---
Definitions	*	**	**
Risk Management	*	*	*
Data Governance	**	*	*
Model Governance	*	*	*
Validation & Outcome Testing	---	---	---
Documentation	---	---	---
Reporting	---	---	---
Enforcement	---	---	---

| **Key:** | *** Highly Developed | ** Moderately Developed | * Slightly Developed | --- No Development |

Europe

The AI Act in Europe is landmark legislation, initially drafted in 2021 as an extension of the earlier developed Ethics Guidelines for Trustworthy AI by the European Commission's High-Level Expert Group on AI. It marks a significant step in regulating AI in Europe and has been in force since August 2, 2024. The legislation emphasizes human oversight, transparency,

and consumer rights, diverging somewhat from the innovation- and national-security-focused approaches of the US and China. The Act adopts a risk-based framework for AI governance and classifies systems into four categories based on risk: Prohibited, High-Risk, Limited Risk, and Minimal Risk. Prohibited systems include those used for social scoring, unauthorized biometric surveillance, or the exploitation of psychological vulnerabilities. High-risk systems refer to those that pose significant threats to the fundamental rights of individuals or involve critical domains such as healthcare, education, credit scoring, or, in sectors such as insurance, pricing life and health insurance products. These systems require stringent oversight. Limited-risk systems, such as chatbots, require transparency, while minimal-risk systems, such as spam filters, are lightly regulated. One additional category receiving considerable attention is General-Purpose AI Systems, such as large language models. This category has a set of specific rules and, in some cases, may even fall under the high-risk category. From a supervisory perspective, at the EU level, the multi-sector (horizontal) legislation is coordinated by a new regulatory body, the AI Office. The office is the primary body focused on coordination and consists of an Artificial Intelligence Board (composed of EU Member States), an Advisory Forum (a diverse range of stakeholders), a Scientific Panel (sector-independent experts), and an AI Committee (delegates from Member States). The enforcement of the AI Act also includes a set of penalties. Prohibited systems can incur fines of up to the greater of 7% of an organization's annual global turnover or EUR 35,000,000. High-risk systems face penalties of up to the greater of 3% of annual global turnover or EUR 15,000,000. General-Purpose AI Systems can be penalized up to the greater of 1% of annual global turnover or EUR 7,500,000. The Act maps its risk categories to different market operators, such as providers, distributors, importers, and deployers. As horizontal legislation, it fosters interconnectivity with other laws and directives within Europe by relying on a conformity assessment process. The AI Act is considered one of the most advanced frameworks worldwide, with its primary focus on respecting human rights.

China

China's AI governance is characterized by a centralized, state-driven approach that prioritizes national security, social stability, and technological leadership. The Chinese government plays a dominant role in shaping the development and deployment of artificial intelligence.

China has been actively developing and implementing a comprehensive framework for AI regulation. As of now, there are several key regulatory documents (see Appendix 8 for details) that have been implemented or are in progress to govern AI development and usage in China. These regulations reflect China's efforts to create a framework for AI innovation while ensuring alignment with national interests, data security, and social stability. Regulations focus on balancing innovation with strict oversight, especially in areas like surveillance and data privacy, where the government ensures control over the flow of data while promoting economic growth. AI ethics in China emphasize social harmony and alignment with state-approved values, with an emphasis on preventing harm and enhancing public safety.

United States

The United States insurance system is a state-based system. Although there is a limited federal in the conduct of insurance. The Federal Insurance Office (FIO) monitors the insurance industry for issues leading to a systemic crisis, to ensure there is access to affordable non-insurance products and dealing with foreign insurance matters that affect the United States. The State Departments of Insurance convened it members of the National

Association of Insurance Commissioners (NAIC) to develop governance guidelines in response to potential adverse impacts on consumers of the use of AI in insurance transactions. The efforts of NAIC members resulting in the NAIC Model Bulletin: Use of Artificial Intelligence System by Insurers ("Bulletin"). The Bulletin is intended to be a recommendation not a regulation that individual states can use as a guideline to adopt in part or in full as a regulation. States may choose to not adopt it at all and develop their own version of a governance regulations for insurers to follow. As of this writing, twenty-one states have adopted the bulletin in whole or in part, and four states have develop their own version of the bulletin. Additional states are considering adoption of the Bulletin. As the comparison chart (See Appendix) depicts, the Bulletin is fairly comprehensive in addressing the governance elements reflected in the chart. The only area the Bulletin does not address is enforcement. Though not reflected in the chart, the Bulletin also does not reflect a risk matrix that is found in the EU AI Act. It may become necessary for the states to develop a risk matrix for regulatory purposes in the future.

Singapore

Singapore published its Model AI Governance Framework in 2019 and updated it in 2020. The two guiding principles of the framework is to ensure 1) the use of AI in the decision-making process should be explainable, transparent and fair, and 2) AI systems should be human-centered. On May30, 2024, Singapore published Model AI Governance Framework for Generative AI. While Singapore does not have regulations specific to the governance of AI, it has broad regulations that apply to all industries that are implemented by sector. The Monetary Authority of Singapore (MAS) implements AI regulations in the financial sector. The Ministry of Health implements AI regulations in the health sector. And, the Info-communications Media Development Authority (IMDA) and Personal Data Protection Commission implements AI regulations in the communications and media sector. Singapore responded to the emergence of ChatGPT models with a National AI Strategy (NAIS 2.0) in 2023, with the goals of pursuing excellence in advancing AI and empowering individuals, business, and communities to use AI with confidence and trust.

Canada

The governance framework for regulating artificial intelligence (AI) and personal information in Canada is grounded in several legislative acts, including the Personal Information Protection and Electronic Documents Act (PIPEDA), the Consumer Privacy Protection Act, the Personal Information and Data Protection Tribunal Act, and the Artificial Intelligence and Data Act (AIDA). Among these, AIDA, introduced as part of an existent bill, called Bill C-27, serves as the primary regulatory framework focused on "high-impact" AI systems. Although not yet enacted, AIDA represents a risk-based approach to regulating AI and aims to establish nationwide requirements for the design, development, and use of AI systems while preventing harm to individuals. AIDA's scope is primarily directed at private sector entities engaged in the design, development, or deployment of AI systems within international and interprovincial trade. The legislation outlines responsibilities such as conducting risk assessments, implementing risk mitigation measures, monitoring AI system functioning, and disclosing relevant information. It also grants enforcement powers, including the imposition of penalties for violations. AIDA emphasizes safety, fairness, transparency, privacy, and accountability throughout the AI lifecycle, addressing issues such as bias, confidentiality, and data misuse. While AIDA does not comprehensively govern AI, its provisions are

complemented by other legislative acts that collectively aim to regulate AI systems and their societal impacts. AIDA is yet to be adopted by the Canadian government.

United Kingdom

According to the UK government's website, "The UK has established a principles-based, pro-innovation regulatory framework for AI". Related published guidance "is intended to support regulators to interpret and apply the five principles within their remits as they develop tools and guidance to implement the principles". These five principles relate to: 1) safety, security, robustness; 2) appropriate transparency and explainability; 3) fairness; 4) accountability and governance; 5) contestability and redress. The UK government anticipated publishing Phase 2 of the guidance for regulators during 2024. The Bank of England (including the Prudential Regulatory Authority (PRA)) believes they have in place "a regulatory framework... that will appropriately support the delivery of benefits that AI/ML can bring, while addressing the risks, in line with the [UK government's] principles set out..." The PRA developed discussion papers that references existing regulations that address 1) data management, 2) model risk management (focused largely on banks), 3) governance, and 4) operational resilience, and commits to continuing analyzing "where further clarification on our regulatory framework could be beneficial that are relevant to AI/ML" (within these 4 categories) and gathering feedback on whether the current regulatory landscape appropriately addresses AI risks. The PRA also highlighted current and future work geared to understand, assess, and manage risks posed by AI.

Australia

As of November 2024, no explicit AI Governance regulations are in place or anticipated to be in place within the short term. APRA intends to monitor the Australian federal government's ongoing development of mandatory guardrails on the safe and responsible use of AI prior to considering the introduction of new or revised regulations. As a result of its own review, APRA concluded that CPS 234 Information Security (covering cyber threats), CPG 235 Managing Data Risk, and CPS 230 Operational Risk (covering 3rd party AI risk) addresses the use of AI while not explicitly articulated. Note that the Australian federal government published a strictly voluntary AI Ethics Framework in 2019, with 8 AI Ethics Principles, some of which cover concepts that subsequent discussions of potential AI governance regulations do not appear to explicitly address (e.g. Fairness as a principle with an explicit reference to unfair discrimination.)

5.   Next steps

To maintain an up-to-date understanding of AI development and regulation, continuous monitoring of regions across the globe is essential. Given the rapid pace of AI evolution, regions where innovation accelerates could achieve advancements not currently observed in the selected regions or reflected in existing regulations. What we now consider "highly developed" regions may soon be surpassed by others, and vice versa, emphasizing the dynamic nature of global AI landscapes.

Following UNESCO's guidance on AI regulation, a deeper examination of how different regulatory approaches (such as principle-based, risk-based, or agile and experimental frameworks) are implemented worldwide could provide valuable insights. Actuaries, being integral to the business strategies of their organizations, must navigate AI model development, deployment, and usage in compliance with local regulations. At present, our

analysis was limited in some cases to sector-specific information (e.g., the U.S.) or broader but less detailed multi-sectoral perspectives. Expanding this understanding will ensure AI remains safe, ethical, and respectful of human rights.

Additionally, we propose extending the current comparative framework to include more regions, enabling a more comprehensive global view. A detailed mapping of existing laws and frameworks at the state level - beyond those explicitly focused on AI, would also be highly beneficial. Such laws, whether sector-specific or cross-sectoral, intersect with AI and warrant further exploration. This expanded focus will enrich the comparative analysis and support informed decision-making in the ever-evolving AI ecosystem.

6.   Appendix 1: Resources & Links

The following is a listing of links to the source documents that were consulted to create the country comparison chart. The links are provided by country. The links can also be found in the country comparison spreadsheet this document supports, which can be found on the IAA website at the following link: {Insert Link}

Europe

- Navigation, interactive website of EU AI Act

https://artificialintelligenceact.eu/article/1/

- The legal EU AI Act document, full version

https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L_202401689

- High-level summary of the EU AI Act

https://artificialintelligenceact.eu/high-level-summary/

- Ethics guidelines for trustworthy AI

https://digital-strategy.ec.europa.eu/en/library/ethics-guidelines-trustworthy-ai

China

- Regulation on Generative AI

https://www.chinalawtranslate.com/en/generative-ai-interim/

- Regulation on Algorithms

https://www.chinalawtranslate.com/en/algorithms/

- Regulation on Deepfakes

https://www.chinalawtranslate.com/en/deep-synthesis/#:~:text=Article%204%3A%20The%20provision%20of,i%E2%80%A6&gt

- Regulation on data protection

https://digichina.stanford.edu/work/translation-personal-information-protection-law-of-the-peoples-republic-of-china-effective-nov-1-2021/

United States

- NAIC Model Bulletin

https://content.naic.org/sites/default/files/inline-files/2023-12-4%20Model%20Bulletin_Adopted_0.pdf

Singapore

- Model Artificial Intelligence Governance Framework, 2nd Edition

http://go.gov.sg/ai-gov-mf-2

- Príncipes to Promote Fairness, Ethics, Accountability and Transparency (FEAT) in the Use of Artificial Intelligence and Data Analytics in Singapore's Financial Sector

https://www.mas.gov.sg/publications/monographs-or-information-paper/2018/feat

- Implementation of Fairness Principles in Financial Institutions' Use of Artificial Intelligence / Machine Learning

https://www.mas.gov.sg/publications/monographs-or-information-

paper/2022/implementation-of-fairness-principles-in-financial-institutions-use-of-artificial-intelligence-and-machine-learning

Canada

- Artificial Intelligence and Data Act

https://ised-isde.canada.ca/site/innovation-better-Canada/en/artificial-intelligence-and-data-act

- Bill C-27: An Act to enact the Consumer Privacy Protection Act, the Personal Information and Data Protection Tribunal Act and the Artificial Intelligence and Data Act and to make consequential and related amendments to other Acts

https://www.justice.gc.ca/eng/csj-sjc/pl/charter-charte/c27_1.html

- Draft Guideline E-23 – Model Risk Management

https://www.osfi-bsif.gc.ca/en/guidance/guidance-library/draft-guideline-e-23-model-risk- management

United Kingdom

- Implementing the UK's AI regulatory principles: initial guidance for regulators

https://www.gov.uk/government/publications/implementing-the-uks-ai-regulatory-principles-initial-guidance-for-regulators

- AI regulation: a pro-innovation approach

https://www.gov.uk/government/publications/ai-regulation-a-pro-innovation-approach

- Bank of England

https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/letter/2024/dsit-hmt-letter.pdf

- FS2/23 – Artificial Intelligence and Machine Learning

https://www.bankofengland.co.uk/prudential-regulation/publication/2023/october/artificial-intelligence-and-machine-learning

- DP5/22 – Artificial Intelligence and Machine Learning

https://www.bankofengland.co.uk/prudential-regulation/publication/2022/october/artificial-intelligence

Australia

- The Australian Government's interim response to safe and responsible AI consultation

https://www.industry.gov.au/news/australian-governments-interim-response-safe-and-responsible-ai-consultation

- Member Therese McCarthy Hockey's remarks to AFIA Risk Summit 2024

https://www.apra.gov.au/news-and-publications/member-therese-mccarthy-hockey's-remarks-to-afia-risk-summit-2024