

InsurTech Regulatory Landscape

Licensing

- * Full carrier license
- * MGA/MGU model
- * Fronting arrangements

Capital Requirements

- * Solvency II (EU)
- * RBC requirements (US)
- * Surplus lines

Data & Privacy

- * GDPR compliance
- * CCPA requirements
- * Telematics consent

Algorithm Fairness

- * AI bias testing
- * Explainability rules
- * Protected variables

Rate Filings

- * State approval (US)
- * File-and-use vs prior
- * Dynamic pricing limits

Cross-Border

- * Passporting (EU)
- * Admitted vs non-admitted
- * Regulatory arbitrage

InsurTech Sandboxes: UK FCA (first), Singapore MAS, Arizona, NAIC Innovation Track