Compliance Rules Reference

Human-Defined Rules for Testing & Demo (Compliance AI POC)

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1. Purpose of This Document

This document contains **human-defined compliance rules** to be used in the Compliance AI POC.

These rules are: - Written manually (no AI-generated rules) - Suitable for seeding into PostgreSQL - Designed to clearly demonstrate HARD vs SOFT enforcement - Aligned with typical insurance / IRDAI-style marketing constraints

This document is intentionally **separate from prompts** so rules and content generation are clearly decoupled.

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2. Rule Classification

- **HARD rules** → Must never be violated (block or auto-fix)
- **SOFT rules** → Allowed but flagged (warnings / annotations)

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3. Compliance Rules

Rule R1 – No Guaranteed Returns

- **Rule ID:** R1
- **Rule Text:** Marketing content must not claim or imply guaranteed, assured, or fixed returns.
- **Severity:** HARD
- **Category:** IRDAI / Marketing Claims
- **Notes:** Words like "guaranteed", "assured", "fixed returns" are prohibited.

Rule R2 – Mandatory Disclaimer

- **Rule ID:** R2
- **Rule Text:** All marketing content must include a disclaimer such as "Terms and conditions apply." or an approved equivalent.
- **Severity:** HARD
- **Category:** Disclosure
- **Notes:** System may auto-append disclaimer if missing.

Rule R3 – Conditional Benefit Language

- **Rule ID:** R3
- **Rule Text:** All benefits must be described as conditional and subject to policy terms and eligibility criteria.
- **Severity:** HARD
- **Category:** Product Description
- **Notes:** Absolute statements like "you will receive" must be avoided.

Rule R4 – No Misleading Superlatives

- **Rule ID:** R4
- **Rule Text:** Marketing content must not use misleading superlatives such as "best", "number one", or "most trusted" unless supported by verifiable evidence.
- **Severity:** SOFT
- **Category:** Brand Guidelines
- **Notes:** Flag content for review but do not block generation.

Rule R5 – Clear Policy Scope Disclosure

- **Rule ID:** R5
- **Rule Text:** Marketing content must clearly state that coverage, benefits, and premiums depend on the selected policy variant and eligibility criteria.
- **Severity:** SOFT
- **Category:** Disclosure
- **Notes:** Add clarifying language if missing.

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4. Usage Guidelines

- Rules must be inserted into PostgreSQL before testing
- Rule text must not be edited by AI
- Pinecone embeddings should be generated only for final, approved rule text
- Old rule versions must remain preserved for audit

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5. Key Takeaway

These rules form the deterministic backbone of the Compliance AI system. AI assists language generation, but compliance is always enforced by these human-defined rules.

This document is the authoritative rule reference for the Compliance AI POC.