Bermuda — A second look at the file



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In Bermuda, an AI assistant can draft the first note on a financial file or a request for support. The person who acts on it needs access to the original evidence, the resident and a working correction route.

The decision before local leaders

This paper proposes two starting points for Bermuda. Before either begins, the service owner should agree on an existing comparison service, a way to challenge an error and the conditions for ending the trial.

Run a blind comparison of AI summaries and reviewer notes on closed financial files.

Proposed lead. Participating firm’s review lead

What to measure. Count unsupported statements by currency, date and contract term.

Route urgent support enquiries from phone and web to an accountable worker.

Proposed lead. Intake supervisor

What to measure. Compare time to acknowledgement and missed escalations across channels.

Local evidence in context

Indicator	Value	Observation	Source
Population	64,555	2025	World Bank WDI
GDP per person, current US dollars	142,250	2024	World Bank WDI
Residents aged 65 and over	22.6%	2025	World Bank WDI

The year and geographic coverage belong to each observation. These figures describe the jurisdiction as a whole. Collect service-level figures before setting a cost target, staff requirement or digital access threshold.

Economic and social needs

Keep an audit trail for international business

The Bermuda Government identifies international business as its largest industry. A document assistant used by an insurer or a professional services firm may process files from more than one market. If its summary silently substitutes the wrong period, currency or policy wording, a reviewer can pass a mistake along a chain of firms. The proposed control ties each material statement in the draft to the document and version that supports it.

Policy response. Test sums, currencies and effective dates against the actual documents before a reviewer signs.

Government of Bermuda, Bermuda’s Economic and Employment Drivers

A telephone call can carry evidence

Bermuda’s Ageing and Disability Services offers support to seniors and people with disabilities and accepts reports of concerns about a senior. An intake assistant may miss a request whose urgency emerges in conversation rather than in a fixed choice on a form. Keep a staffed telephone route. Compare whether a caller and a portal user describing the same concern reach the appropriate person and receive an acknowledgement.

Policy response. Have the duty worker review unmatched requests and record the time to human contact.

Government of Bermuda, Ageing and Disability Services

Public institutions and environmental needs

Route a personal information request correctly

The Bermuda Monetary Authority explains that the Personal Information Protection Act came into force on 1 January 2025 and provides rights concerning access to personal information. A service assistant should recognise when a resident asks to see or correct the information used about them. The office receiving the request should record its date and identify the person handling it, even where a supplier holds a copy of the file.

Policy response. Test the route for a resident seeking their own records after receiving an AI-assisted decision.

Bermuda Monetary Authority, About PIPA

A roof is part of the water system

The Bermuda Building Code describes an individual water supply in which a tank receives rainwater from the roof catchment. An AI-assisted maintenance survey that treats the roof solely as weather protection could overlook a broken connection to the tank. The proposed inspection record should distinguish the visible roof condition, the conveyance to storage and what a site visit still needs to establish about an individual property.

Policy response. Ask a qualified inspector to verify observations before acting on a roof photograph.

Department of Planning, Bermuda Building Code 2014

How the policy would change a decision

An insurance manager plans to use an overseas service to summarise claims files. A trial summary confuses a past injury with a current diagnosis. A claims handler checks the original record and prevents the error from affecting the settlement.

- Assess the provider, its subprocessors and their locations. Record the transfer basis, who can use uploaded material and how deletion will be demonstrated.
- Use a test set with independently checked injury dates. Require access to the source document before a summary can support a settlement decision.
- Give the claims handler a correction route and check whether corrected facts reach downstream records. Repeat the test after a material model change.

The claims manager approves the summary tool and the privacy officer records the overseas transfer assessment. Keep the supplier’s deletion evidence and the reviewer’s findings. If the tool confuses an old injury with a new one, withdraw the affected summary from the file and examine other cases before resuming that use.

Source: CAIA jurisdiction guide for Bermuda. The worked example illustrates the proposal.

Collect photographs at different depths

Ask divers, fishers and marine scientists to label photographs from several depths and water conditions. Give people a low-cost way to report an observation. A public map of fishing pressure should not identify individual fishers.

The local pilot connects to Agriculture and fisheries. Review R02 · R05 in the regional risk register.

Implementation and public review

Stage	Evidence or decision	Proposed responsibility
Before the trial	Define a completed case and sample the current process. Include people who use the phone, desk or an offline route.	Participating firm’s review lead
During shadow testing	Count unsupported statements by currency, date and contract term. Compare the same cases through both routes and record every override.	Participating firm’s review lead
At the local decision	Compare time to acknowledgement and missed escalations across channels. Record whether the result justifies a live trial and identify the person who can stop it.	Intake supervisor
After six months	Publish results by channel, the correction time, unresolved complaints and the decision to continue, revise or stop.	Local service owner

What partners can share

Exchange the photo-test protocol with Caribbean reef teams. Bermuda should keep its own threshold for publishing coral stress warnings; release research images only under terms contributors have approved.

Record the local approval, correction route and stop authority before exchanging results. Other jurisdictions can reuse the method and run their own tests. Regional recommendation 5.

Where to draw the boundary

An office adopting this proposal would still need to check its own powers, contracts and data permissions. Organisations named as possible reviewers or leads have not been appointed by this publication. Publish any accepted role and its date with the local trial record.

A 90-day plan for the first service

Run a blind comparison of AI summaries and reviewer notes on closed financial files.

Proposed pilot lead. Participating firm’s review lead

A summary changes the currency of a financial commitment

Failure to test. An AI summary mismatches a date, currency or term from a closed financial file.

Evidence to retain. Keep the source clause and a blinded comparison with two authorised reviewers’ notes.

Pause condition. An unsupported term survives review and could affect a decision or client communication.

When	Proposed action and evidence
Days 1–30	Participating firm’s review lead agrees the eligible cases, existing service measures, staffed alternative and authorised decision owner. Record reviewers and a cost estimate in local currency for staff time, testing, access and recovery. Identify the funding source and who would approve it.
Days 31–60	Run the original and proposed routes on the same sample. Count unsupported statements by currency, date and contract term. Report counted errors and eligible cases by channel and language where lawful, plus the time from error report to correction.
Days 61–90	Witness the fallback, correction and restart before asking the accountable officer for a decision. Pause on the condition above. Record affected cases, unresolved issues, costs and the date for the next check.
Six months after live launch	Publish a lawful comparison with the baseline, including corrections, open complaints and the decision to continue, change or end the use.

Sponsorship, funding and the proposed lead’s acceptance require a recorded local decision. Share test methods with Caribbean partners using the local data permissions.

Sector guide · Government of Bermuda, Bermuda’s Economic and Employment Drivers · Local evidence and sources · Regional high-impact use rules · Local risk scenario

Sources and method

The committee used published local evidence to select the four priorities and compared them with the Caribbean AI Framework's requirements for access, data, skills, oversight and adoption. Recommendations and stories are editorial proposals. This edition reports no results from a completed local pilot.

1. Government of Bermuda, Bermuda's Economic and Employment Drivers
2. Government of Bermuda, Ageing and Disability Services
3. Bermuda Monetary Authority, About PIPA
4. Department of Planning, Bermuda Building Code 2014
5. World Bank WDI — Population
6. World Bank WDI — GDP per person, current US dollars
7. World Bank WDI — Residents aged 65 and over
8. Bermuda jurisdiction guide, Caribbean AI Association
9. Bermuda pilot note, Caribbean AI Association
10. Caribbean AI Framework, consultation edition, 27 November 2026

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