Cayman Islands — A right to correction across three islands



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A financial filing, an assistance application and a lighting inspection have different owners. Cayman’s proposed framework puts the source record and the person who can correct it beside each AI-assisted result.

The decision before local leaders

This paper proposes two starting points for Cayman Islands. 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.

Trial the same assistance case by email, at a counter and through the portal.

Proposed lead. Financial assistance operations manager

What to measure. Compare requests for duplicate evidence and time to acknowledgement.

Compare suggested lighting fixes with a field reviewer’s observations.

Proposed lead. Participating planning and environmental officers

What to measure. Count visible light sources the tool missed or attributed to the wrong property.

Local evidence in context

Indicator	Value	Observation	Source
Population	75,844	2025	World Bank WDI
GDP per person, current US dollars	104,293	2024	World Bank WDI
Residents aged 65 and over	9.5%	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

A filing assistant must recognise the fund type

The Cayman Islands Monetary Authority publishes separate figures for mutual funds, private funds and mutual fund administrators. A model trained to read financial documents can recognise a familiar name and still assign the filing to the wrong category. A proposed pilot should compare its classification against the register and require a reviewer to confirm borderline cases before a firm receives a request for fees, documents or corrections.

Policy response. Check the regulatory category and registration reference against the source record before acting.

Cayman Islands Monetary Authority, Investment fund statistics

Compare the counter, email and portal

The Department of Financial Assistance accepts completed applications by email, in person or through its online portal. An AI intake pilot should compare a resident’s experience across all three routes. A scanned form can be harder for a tool to read than a typed one; that difference should trigger staff review. Count repeat requests for material a resident has already supplied, including requests generated after someone changes channels.

Policy response. Preserve the receipt and assigned case reference when an applicant changes channel.

Cayman Islands Government, Applying to the Department of Financial Assistance

Public institutions and environmental needs

A complaint needs an identifiable decision

The Cayman Islands Ombudsman advises people dissatisfied with government decisions or treatment to try the organisation’s internal complaints process. An AI-assisted notice should therefore name the department, the decision, the reason and a usable contact. Residents should be able to ask what evidence a reviewer considered. A department could test the route with a deliberately incorrect notice and see whether the responsible officer can find and correct it.

Policy response. Publish a staffed correction contact and follow a test complaint through to a written response.

Cayman Islands Ombudsman, Making a complaint

Check beach light at the beach

Cayman’s Department of Environment identifies artificial lighting on beaches as a major threat to sea turtle nesting populations. A planning assistant may identify fixtures in an application photograph, yet miss light reaching the shore from a window or a neighbouring property. The proposed assessment should send unclear cases for a site check. A reviewer needs the fixture location, time of observation and conditions on the beach before recommending changes.

Policy response. Use a dated field observation to check each disputed lighting assessment.

Cayman Islands Department of Environment, Turtle Friendly Lighting

How the policy would change a decision

A recruiting platform proposes to reject applicants automatically after an online assessment. Before enabling that option, the employer identifies which decisions section 12 covers and gives a named hiring officer the power to reopen applications.

- Tell applicants where to send written notices. Track the date the decision notice was received and the date a reconsideration request arrived.
- Give the reviewer access to the application and underlying evidence. Record the reviewer's reasons and any correction to the decision.
- If a supervised firm relies on a vendor, test whether it can export decision records and continue handling requests when the service is unavailable.

The recruitment lead keeps the assessment version, the underlying application and the correspondence relevant to a challenge under an approved retention schedule. Give a deputy access to pending notices. If the team cannot reconstruct why someone was rejected, suspend automatic rejection and reopen decisions affected by the same failure.

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

Ask night patrols to check doubtful images

Invite night patrols, residents and beach workers on the participating islands to review doubtful images. Let them submit a simple location description. Do not collect identifiable images of beachgoers or announce precise nesting sites.

The local pilot connects to Public administration and justice. Review R05 · R03 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.	Financial assistance operations manager
During shadow testing	Compare requests for duplicate evidence and time to acknowledgement. Compare the same cases through both routes and record every override.	Financial assistance operations manager
At the local decision	Count visible light sources the tool missed or attributed to the wrong property. Record whether the result justifies a live trial and identify the person who can stop it.	Participating planning and environmental officers
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

Share a light-survey protocol and anonymous error counts with other nesting beaches. Only the competent Cayman authorities decide whether a light, site or activity calls for local action.

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

Trial the same assistance case by email, at a counter and through the portal.

Proposed pilot lead. Financial assistance operations manager

An assistance application restarts on another channel

Failure to test. An online draft asks for evidence already received at a counter and the applicant loses their place.

Evidence to retain. Keep the original receipt, a matched cross-channel sample and the time to correct each case.

Pause condition. A duplicate request or changed receipt could delay an eligible application.

When	Proposed action and evidence
Days 1–30	Financial assistance operations manager 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.

When	Proposed action and evidence
Days 31–60	Run the original and proposed routes on the same sample. Compare requests for duplicate evidence and time to acknowledgement. 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 · Cayman Islands Government, Applying to the Department of Financial Assistance · 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. Cayman Islands Monetary Authority, Investment fund statistics
2. Cayman Islands Government, Applying to the Department of Financial Assistance
3. Cayman Islands Ombudsman, Making a complaint
4. Cayman Islands Department of Environment, Turtle Friendly Lighting
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. Cayman Islands jurisdiction guide, Caribbean AI Association
9. Cayman Islands pilot note, Caribbean AI Association
10. Caribbean AI Framework, consultation edition, 27 November 2026

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