solvance analytics

The analytical layer between the regulation and your policy documents

Deep, traceable regulatory analysis for insurance

Background

Solvance is a regulatory compliance platform that analyses complex regulation the way an experienced compliance specialist would, article by article. It also synthesises requirements across several frameworks at once into a single coherent basis for decisions.

We specialise in insurance and occupational pensions, and we read the regulation in terms of how it actually lands on your business. The analysis is delivered in our platform Prism and runs alongside whatever tools you already use.

How a general purpose AI tool works

A general purpose AI tool works one question at a time. You upload documents, ask a question, and get an answer that is built there and then. The tool starts from the question, searches down through the material for the passages that look relevant, and writes the answer from what it finds. For bounded legal tasks this works well.

Two things follow from that order. The answer can never show more than that the retrieved passages were weighed in, and whatever was not retrieved does not appear in the answer. The gap is invisible even to the person who asked. The citation is also created at the same moment as the answer, as a note of where the text came from, not as a place where the assessment already existed. It shows where the tool looked, not that the question has been fully worked through.

How Solvance works

Solvance works the other way round. The analysis is made in advance and in full. We structure the regulatory text article by article into answerable requirements, map each requirement to the roles that must own it, and test your policy documents against them with drafted wording where they fall short. On top of that comes a thematic review and an assessment of each document against good practice. The result is a coherent picture of your regulatory compliance, not a collection of answers.

What decides the outcome is what the analysis carries with it from the start: your risk profile, your roles, your document structure and your own positions. The whole context needed for an analysis that applies to your company, rather than to the industry in general, is present when the analysis is made.

You can search your own analysis freely in natural language and get answers drawn from it, citing the exact passage the answer comes from.

Solvance can be used in two ways. For the thorough review of a framework, new or already in force, down to article level. And for the ongoing compliance work, all the way down to day to day problem solving.

The catalogue covers around twenty frameworks for the Nordic insurance and occupational pension market, among them Solvency II, DORA, IDD, IRRD and the EU AI Act together with applicable national law. Adding a new framework is a routine, not a project.

In a subscription the first analysis becomes a living baseline. It is kept current in three cadences: a new run is scheduled when a framework is added or amended and when one of your policies changes, quarterly in your governance rhythm with gaps, recommendations and board ready material, and daily as a reference layer with role dossiers, policy views and open search.

Everything is worked through before you ask	The whole framework is analysed against all of your material before any question is put. The context is there from the start, not at the moment of asking.
Every article is answered	No article is left unanswered. You can show that the whole framework is covered, not only the parts someone happened to ask about.
Every answer traces back	From conclusion to article, and on to the passage in your own document. Material you can put in front of internal audit and the supervisor.
The right version, the right date	Every analysis belongs to the version of the framework and the policy document it was made against. You can show what applied at a given date and what a change actually meant.
We say so when the material is not enough	If the material does not support a conclusion we write that plainly. We do not fill the gaps with text that looks like an answer.

The decisions are always yours, made by you and supported by the analysis. All of it runs alongside the tools you already have.