Försäkringskassan's Fraud-Risk Algorithm — Sweden's Decade-Old Welfare Model Confronts Its Own Bias Evidence

AI in the Public Sector · Good practice · Sweden

Quality score: 67/100

Evidence strength: Moderate

Summary

Sweden's Social Insurance Agency scored applicants' fraud risk by algorithm from 2013. A 2024 Lighthouse Reports probe found it overselected women and low-income/foreign-background applicants; the agency retired the model in 2025 and IMY closed its case that November.

Key dimensions

Dimension	Score
Evidence of impact / measured public value	3/3
Transparency, fairness & accountability	1/3
Transferability / demonstrated replication	1/3
Scalability beyond pilot	2/3
Governance, capability & sustainability	3/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-25

Försäkringskassan (Swedish Social Insurance Agency) — accessed 2026-08-25

Lighthouse Reports — Sweden's Suspicion Machine — accessed 2026-08-25

IMY — Tillsyn: Försäkringskassan — accessed 2026-08-25

techlaw.se — Avslutad tillsyn efter att Försäkringskassan tagit AI-system ur bruk — accessed 2026-08-25

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