



AI Deployment Qualification Engine

Qualification Certificate · UK Jurisdiction

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AQE is a deterministic AI deployment qualification engine. This document is a Qualification Certificate: a verdict issued under versioned rules, supported by the Evidence Book delivered alongside it.

Organisation	Thameside Underwriting Agency
Reference	AQE-3DD9A272
Sector	Financial Services
Jurisdiction	UK
Generated	13/10/2026
Classification	Confidential

AI QUALIFICATION DECISION

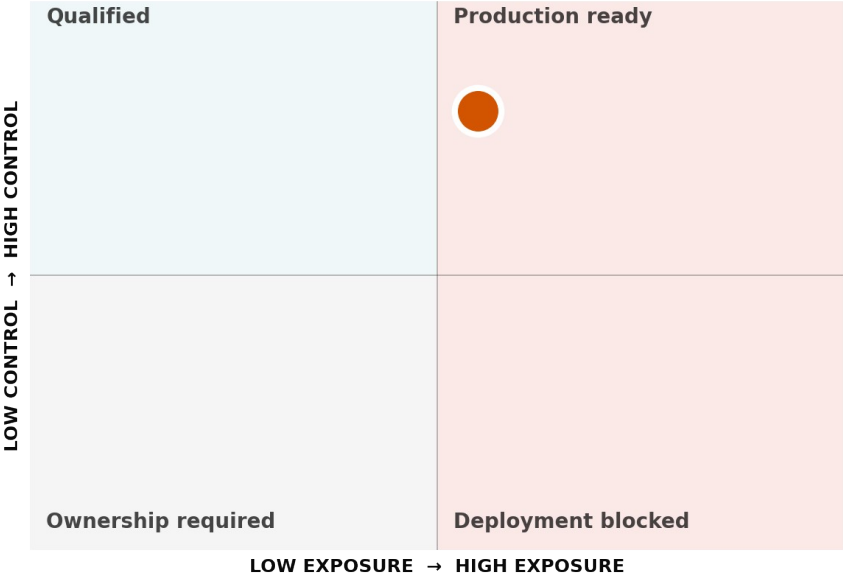
QUALIFIED
WITH CONDITIONS

Deployment may proceed within the assessed scope, subject to the mandatory conditions set out in this report.

Named accountable owner confirmed for a deployment with high operational exposure. Control signals are within the qualified range.

Named owner: Oliver Grant, Head of Claims

How much could go wrong (exposure)	High (55/100) - this system reaches many people or makes high-stakes decisions on its own
How well it's controlled (control)	Strong (80/100) - a named accountable owner is confirmed, though senior-level or board visibility is not yet established



Quadrant position: *Production Ready*

REASSESSMENT REQUIRED

HOW WE REACHED THIS DECISION

Question	Answer
Is someone officially in charge of this AI system?	Yes
Can that person stop or pause it if something goes wrong?	Yes
Does senior leadership or the board know about it?	No
How much does the AI decide on its own?	Recommends, rarely overridden
How widely will it be used?	Department
Deployment-blocking governance signals identified	None

These answers, assessed against the version referenced above, will always reproduce this verdict. A different verdict means a different answer, not a different day.

QUALIFICATION OPINION

AQE has completed a deterministic qualification assessment against Framework 2.0.4, incorporating gap library version 2026-02.

Based on the evidence supplied, the proposed AI deployment is qualified subject to the conditions set out below.

The principal reasons are:

- No confirmed board or senior visibility of this deployment.
- Deployment control score falls below the full qualification threshold.

Why qualification was granted

AQE identified the deficiencies described elsewhere in this report. However:

- Named executive accountability exists (Oliver Grant, Head of Claims).
- Stop authority is established.
- No deployment-blocking qualification signals were identified.

Accordingly, AQE determined that controlled deployment may proceed subject to the conditions described in this report.

AQE recommends reassessment following completion of the mandatory actions identified within this report.

Same inputs will always reproduce this verdict.

EXECUTIVE SUMMARY

Qualification decision	Qualified with Conditions
Named accountable owner	Oliver Grant, Head of Claims
How much could go wrong	High (55/100)
How well it's controlled	Strong (80/100)
Areas that still need work	Data Readiness, Process Maturity, Tooling & Infrastructure, People & Capability, Governance & Compliance
Mandatory actions before reassessment	15
Indicative reassessment timing	Extended - typically 8 or more weeks

Reassessment timing is an indicative band derived from the number of mandatory actions outstanding. It is not a guarantee and is not derived from measured completion data.

01 Dimension Signal Summary

Dimension	Signal	Qualification impact
Data Readiness	CONDITIONAL	Needs to be fixed before full qualification
Process Maturity	CONDITIONAL	Needs to be fixed before full qualification
Tooling & Infrastructure	CONDITIONAL	Needs to be fixed before full qualification
People & Capability	CONDITIONAL	Needs to be fixed before full qualification
Governance & Compliance	CONDITIONAL	Needs to be fixed before full qualification

Scope: AI deployment supporting Introduce an AI triage and fraud-indicator model for home and SME property claims at first notification of loss, used by the in-house claims team and the delegated claims administrator.. This qualification applies to that deployment, not the organisation as a whole.

The findings behind each condition, the specific actions required, and the complete question-by-question evidence trail are provided in the accompanying AQE Evidence Book, reference AQE-3DD9A272.

AQE STATEMENT OF INDEPENDENCE

AQE is an independent qualification engine.

Qualification decisions are generated using deterministic, version-controlled rules.

No assessor discretion alters a qualification outcome.

Reports are reproducible.

Evidence is retained.

Framework versions are immutable.

Rules are version controlled.

Same inputs = Same verdict.

Reference AQE-3DD9A272 · Rules version 2026-02 · Same inputs will always reproduce this reference and this verdict.

Reproducibility: Ruleset deed06cda84c0b38... · Decision a32ef477cc5acb11... — recompute independently to verify this determination.