



AI Deployment Qualification Engine

Evidence Book · UK Jurisdiction

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This is the Evidence Book supporting Qualification Certificate AQE-3DD9A272. It contains the full findings, required actions, and question-by-question evidence behind that verdict. Keep it alongside the certificate.

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

01 Qualification Evidence

Findings are derived directly from intake responses. Each reflects a specific gap identified.

Findings reference regulatory frameworks to identify evidence gaps against named obligations. They are not legal advice and are not a determination that the organisation is in breach of any law or regulation. Independent legal advice should be sought before relying on this report for compliance purposes.

Data Readiness: **CONDITIONAL**

Positive signals

- Data assets are well-defined and broadly accessible.
- Structured data is the primary format. Strong foundation for AI.

Qualification gaps

- Partial cloud migration or mixed storage. Accessibility is constrained.
- Data quality is inconsistent. Monitoring and validation required before AI deployment.
- Partial lineage exists but is incomplete. Risk of unknown dependencies.

Required before Full Qualification

- Document data lineage for the datasets in scope, so provenance is traceable before AI use.
- Make the data needed for the AI use case accessible without manual extraction or rekeying.
- Establish routine data quality monitoring for the datasets in scope.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 5 questions in this area, averaging 6.2 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Process Maturity: **CONDITIONAL**

Positive signals

- Clearly defined repetitive processes : strong automation candidates.
- Rule-consistent decisions : excellent candidate for AI-assisted automation.

Qualification gaps

- Bottlenecks are known but not quantified.
- Criteria are partially consistent. Some standardisation required.
- Some automation attempted with mixed results. Lessons available.

Required before Full Qualification

- Review past automation attempts and record what worked and what failed before committing to AI deployment.

- Identify and quantify the process bottlenecks so AI scope and success measures can be set.
- Standardise decision criteria across teams before any model is validated against them.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 5 questions in this area, averaging 6.2 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Tooling & Infrastructure: **CONDITIONAL**

Qualification gaps

- Modern tools exist but integration gaps limit AI potential.
- Informal or vendor AI tools in use. Governance of existing use is needed.
- Partial oversight. Use cases are not fully governed.
- Partial integration. Manual data transfers in use.
- Some legacy constraints. Workarounds are available but add cost. For FCA-regulated contexts, workarounds that bypass audit logging or data lineage controls are not acceptable.

Required before Full Qualification

- Put documented governance and oversight in place for all AI tool use, formal or informal.
- Replace manual data transfers between systems with integrated, logged data flows.
- Resolve or document legacy constraints, ensuring no workaround bypasses audit logging or data lineage.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 5 questions in this area, averaging 5.4 out of 10. A score of 7 or higher is needed to pass this area without conditions.

People & Capability: **CONDITIONAL**

Positive signals

- Clear AI ownership : governance is anchored.

Qualification gaps

- Awareness exists but capability to act is limited.
- Leadership interest but no formal mandate or budget.
- Some training completed but coverage is incomplete.

Required before Full Qualification

- Put AI literacy training in place for staff who use, or will use, AI tools.
- Build AI awareness and capability in the teams that will oversee the AI system.
- Formalise leadership mandate and budget for AI governance beyond informal interest.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 4 questions in this area, averaging 5.5 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Governance & Compliance: CONDITIONAL

Qualification gaps

- Regulations are known but compliance mapping is incomplete.
- Automated decisions exist but oversight is partial.
- Some policies exist but are not comprehensive or current.
- DPIA partially completed or out of date.
- Some evidence exists but is not structured or audit-ready. Evidence should be structured to support FCA supervision and ICO inquiry, unstructured notes do not satisfy regulatory expectations.

Required before Full Qualification

- Complete or update the risk and impact assessment for each AI deployment in scope.
- Document how AI contributes to decisions affecting individuals, and put human oversight in place for each.
- Formalise AI-specific policy so it explicitly covers AI-assisted decision processes, not just general data governance.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 5 questions in this area, averaging 5.0 out of 10. A score of 7 or higher is needed to pass this area without conditions.

02 Required Actions Before Full Qualification

Actions are grouped by area. Each one comes from a specific answer that scored below the pass level, lowest-scoring first.

Data Readiness

1	Document data lineage for the datasets in scope, so provenance is traceable before AI use.
2	Make the data needed for the AI use case accessible without manual extraction or rekeying.
3	Establish routine data quality monitoring for the datasets in scope.

Process Maturity

4	Review past automation attempts and record what worked and what failed before committing to AI deployment.
5	Identify and quantify the process bottlenecks so AI scope and success measures can be set.
6	Standardise decision criteria across teams before any model is validated against them.

Tooling & Infrastructure

7	Put documented governance and oversight in place for all AI tool use, formal or informal.
8	Replace manual data transfers between systems with integrated, logged data flows.
9	Resolve or document legacy constraints, ensuring no workaround bypasses audit logging or data lineage.

People & Capability

10	Put AI literacy training in place for staff who use, or will use, AI tools.
11	Build AI awareness and capability in the teams that will oversee the AI system.
12	Formalise leadership mandate and budget for AI governance beyond informal interest.

Governance & Compliance

13	Complete or update the risk and impact assessment for each AI deployment in scope.
14	Document how AI contributes to decisions

	affecting individuals, and put human oversight in place for each.
15	Formalise AI-specific policy so it explicitly covers AI-assisted decision processes, not just general data governance.

03 What Happens Next

This deployment is qualified to proceed, subject to the conditions listed above. Complete those actions, then request a reassessment. A new certificate will be issued confirming full qualification once they're met.

Priority areas identified by client: Claims handling consistency, fraud referral accuracy, fair treatment of vulnerable customers, and oversight of the delegated claims administrator.

04 Qualification Obligations

Partial governance controls exist but gaps remain. Current posture may not satisfy UK GDPR or FCA expectations under scrutiny. Governance uplift recommended, specifically: DPIA completion, policy formalisation, and accountability mapping.

Obligation	Relevance	Status
UK GDPR Article 22	Automated decision-making affecting individuals	REVIEW
UK GDPR Article 35	DPIA required for high-risk AI processing	REVIEW
FCA Consumer Duty	AI outputs must demonstrably serve customer interests	REVIEW
EU AI Act Annex III	High-risk classification assessment	UNASSESSED

This report was produced using the AI Qualification Engine (AQE). Findings are consistent for the same inputs. This report does not constitute legal or regulatory advice.

05 Question-by-Question Evidence

Every scored question and the answer given. This is the complete evidence basis for the findings above. Nothing in this report is derived from anything not shown here.

Ref	Dimension	Question	Score
Q1	Data Readiness	How well defined and documented are your organisation's data assets?	7
Q2	Data Readiness	To what extent is your data structured and classifiable?	7
Q3	Data Readiness	How accessible is your data for operational and analytical use?	6
Q4	Data Readiness	How actively monitored and trusted is your data quality?	6
Q5	Data Readiness	How well documented is your data lineage and provenance?	5
Q6	Process Maturity	How repeatable and consistently documented are your core business processes?	7
Q7	Process Maturity	How rule-consistent are the decisions made within your key processes?	7
Q8	Process Maturity	How clearly identified and quantified are your process bottlenecks?	6
Q9	Process Maturity	How consistently are decision criteria applied across your teams?	6
Q10	Process Maturity	How mature is your organisation's automation history and change readiness?	5
Q11	Tooling & Infrastructure	How modern and integrated is your current technology stack?	6
Q12	Tooling & Infrastructure	To what extent are AI tools currently used within your organisation, whether formally deployed or picked up informally by staff?	6
Q13	Tooling & Infrastructure	To what extent is AI tool usage across your organisation, formal or informal, governed and overseen?	5
Q14	Tooling & Infrastructure	How well do your systems integrate and share data between platforms?	5
Q15	Tooling & Infrastructure	How free is your infrastructure from legacy constraints that would	5

		block AI deployment?	
Q16	People & Capability	How strong is internal AI awareness and capability across your teams?	5
Q17	People & Capability	How clearly assigned is AI ownership and accountability within your organisation?	7
Q18	People & Capability	How strong is leadership mandate and active support for AI governance?	6
Q19	People & Capability	How comprehensive is your AI training coverage, whether for staff already using AI tools or those who will?	4
Q20	Governance & Compliance	How well documented is your organisation's understanding of applicable AI regulatory obligations?	6
Q21	Governance & Compliance	To what extent is AI's contribution to decisions affecting individuals documented and overseen?	5
Q22	Governance & Compliance	How comprehensive and current are your AI and data governance policies?	5
Q23	Governance & Compliance	How complete are your risk and impact assessments for AI deployments?	4
Q24	Governance & Compliance	How well could your organisation evidence responsible AI practices under external scrutiny?	5

Evidence completeness: 24 / 24 questions answered. Qualification confidence: complete deterministic input set.

SCORING METHODOLOGY

This page explains how the Deployment Exposure and Deployment Control scores on the Qualification Decision page were derived.

Deployment Exposure (0-100)

Derived from the decision class this system operates in (informational through fully autonomous), the scale of deployment (single team through enterprise-wide), and the number of deployment-blocking governance signals identified elsewhere in this report. Higher autonomy, wider scale, and more blocking signals increase the score.

Deployment Control (0-100)

Derived from whether a named accountable owner is confirmed, whether that owner holds authority to stop or delay the deployment unilaterally, and whether the deployment has confirmed board or senior-level visibility. Absence of a named owner caps this score regardless of the other factors.

Governance & Compliance override

A Governance & Compliance dimension result of ESCALATE combined with high deployment exposure results in Not Qualified regardless of the scores above. Combined with low exposure, it caps the outcome at Qualified with Conditions.

Thresholds and reproducibility

Thresholds and scoring weights are fixed for a given framework version and do not vary between runs, between organisations, or over time. The same inputs assessed against the same framework version will always reproduce the same scores and the same verdict.

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

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