



AI Deployment Qualification Engine

Qualification Certificate · US 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	Northgate Business Insurance
Reference	AQE-29A9B47D
Sector	Financial Services
Jurisdiction	US
Generated	10/13/2026
Classification	Confidential

AI QUALIFICATION DECISION

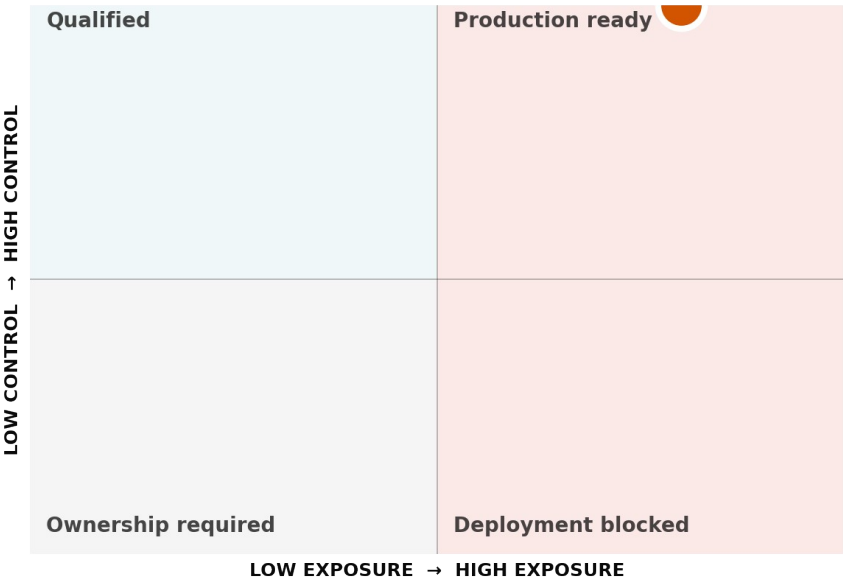
NOT QUALIFIED

Deployment should not proceed within the assessed scope until the conditions set out in this report are resolved.

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

Named owner: Dana Whitfield, Chief Underwriting Officer

How much could go wrong (exposure)	High (80/100) - this system reaches many people or makes high-stakes decisions on its own
How well it's controlled (control)	Strong (100/100) - a named accountable owner, stop/pause authority, and senior-level visibility are all 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?	Yes
How much does the AI decide on its own?	Autonomous, reviewed after the fact
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-US.

Based on the evidence supplied, the proposed AI deployment does not currently satisfy the minimum qualification threshold for deployment.

The principal reasons are:

- Governance & Compliance dimension is in ESCALATE. Formal governance engagement is required before further deployment.

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

Same inputs will always reproduce this verdict.

EXECUTIVE SUMMARY

Qualification decision	Not Qualified
Named accountable owner	Dana Whitfield, Chief Underwriting Officer
How much could go wrong	High (80/100)
How well it's controlled	Strong (100/100)
Areas that still need work	People & Capability, Governance & Compliance
Mandatory actions before reassessment	5
Indicative reassessment timing	Moderate - typically 4 to 8 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	ACCEPTABLE	Not holding back your qualification
Process Maturity	ACCEPTABLE	Not holding back your qualification
Tooling & Infrastructure	ACCEPTABLE	Not holding back your qualification
People & Capability	CONDITIONAL	Needs to be fixed before full qualification
Governance & Compliance	DEFICIENT	Stopping qualification completely

Scope: AI deployment supporting Launch an AI submission-intake and appetite model that automatically declines small-commercial submissions outside appetite, ahead of expanding into two further states.. 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-29A9B47D.

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-29A9B47D · Rules version 2026-02-US · Same inputs will always reproduce this reference and this verdict.

Reproducibility: Ruleset 68f1741f0e8b622f... · Decision aeb4ad5f997fd569... — recompute independently to verify this determination.