



AI Deployment Qualification Engine

Evidence Book · US Jurisdiction

john@akinmade.co.uk · aqediagnostics.com

This is the Evidence Book supporting Qualification Certificate AQE-29A9B47D. It contains the full findings, required actions, and question-by-question evidence behind that verdict. Keep it alongside the certificate.

Organisation	Northgate Business Insurance
Reference	AQE-29A9B47D
Sector	Financial Services
Jurisdiction	US
Generated	10/13/2026
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: ACCEPTABLE

- No material gaps identified. Current posture is adequate.

How this was scored: Based on 5 questions in this area, averaging 6.6 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Process Maturity: ACCEPTABLE

- No material gaps identified. Current posture is adequate.

How this was scored: Based on 5 questions in this area, averaging 6.6 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Tooling & Infrastructure: ACCEPTABLE

- No material gaps identified. Current posture is adequate.

How this was scored: Based on 5 questions in this area, averaging 7.0 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 assigned, governance accountability is anchored.
- Strong leadership mandate with active support and budget, governance posture is sustainable.

Qualification gaps

- Awareness exists but capability to act is limited. Insufficient safeguards for responsible AI deployment.
- Some training completed but coverage is insufficient. Incomplete training is an accountability gap.

Required before 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.

Qualification impact: Needs to be fixed before full qualification

How this was scored: Based on 4 questions in this area, averaging 6.2 out of 10. A score of 7 or higher is needed to pass this area without conditions.

Governance & Compliance: DEFICIENT

Qualification gaps

- Operating in a regulated sector with no documented understanding of applicable AI obligations. Regulatory exposure is immediate, this may indicate a compliance control deficiency.
- Automated decisions affecting individuals are live with no documentation or oversight controls. This may reflect a control deficiency relevant to applicable state AI laws and sector-specific model risk guidance.
- Some policies exist but are not comprehensive or current. Insufficient safeguards for audit or regulatory review. Policies should specifically address AI-assisted decision processes, generic data policies do not satisfy model risk management expectations.
- No risk or impact assessment has been conducted for AI deployments. Absence of documented risk assessment is a control deficiency, required for defensible AI governance under NIST AI RMF and sector-specific regulatory expectations. For consumer-facing decisions, bias testing and fairness controls (ECOA, Fair Lending) should be documented before deployment.
- No ability to evidence responsible AI use. Regulator-ready posture is absent, this organization cannot defend its AI decisions under external scrutiny. For FS clients, inability to produce evidence of model governance, audit trails, and named accountability is an area of focus under SEC, FINRA, and OCC expectations.

Required before qualification

- Immediate: AI governance framework design aligned to NIST AI RMF GOVERN and MANAGE functions; for financial services clients, extend to SR 11-7 model risk management requirements.
- Risk and impact assessment on all live automated decision processes, document before next deployment; for FS deployments, include bias testing and fairness controls aligned to ECOA, Fair Lending, and Colorado AI Act obligations.
- Regulatory mapping: applicable state AI laws (CO, CA, TX), sector regulator expectations (SEC / FINRA / OCC / HHS), and ISO/IEC 42001 alignment; for Salesforce deployments, confirm whether Einstein Trust Layer data handling satisfies applicable data privacy and recordkeeping obligations.

Qualification impact: Stopping qualification completely

How this was scored: Based on 5 questions in this area, averaging 3.0 out of 10. A score of 7 or higher is needed to pass this area without conditions.

02 Required Actions Before Qualification

Actions are sequenced by signal severity. ESCALATE dimensions must be addressed first.

Governance & Compliance

1	Immediate: AI governance framework design aligned to NIST AI RMF GOVERN and MANAGE functions; for financial services clients, extend to SR 11-7 model risk management requirements.
2	Risk and impact assessment on all live automated decision processes, document before next deployment; for FS deployments, include bias testing and fairness controls aligned to ECOA, Fair Lending, and Colorado AI Act obligations.
3	Regulatory mapping: applicable state AI laws (CO, CA, TX), sector regulator expectations (SEC / FINRA / OCC / HHS), and ISO/IEC 42001 alignment; for Salesforce deployments, confirm whether Einstein Trust Layer data handling satisfies applicable data privacy and recordkeeping obligations.

People & Capability

4	Put AI literacy training in place for staff who use, or will use, AI tools.
5	Build AI awareness and capability in the teams that will oversee the AI system.

03 What Happens Next

This deployment is not yet qualified to proceed. Complete the mandatory actions listed above - starting with assigning a named, accountable owner if one isn't already in place - then request a reassessment. A new certificate will be issued once the conditions are met.

Priority areas identified by client: Unfair discrimination and proxy risk in automated declines, human review of declined applicants, and evidence for state market conduct examinations.

04 Qualification Obligations

QUALIFICATION WITHHELD. Material control deficiencies identified across governance dimensions. Live AI use without documented controls, accountable ownership, or risk assessment constitutes a direct regulatory exposure under NIST AI RMF governance expectations, applicable state AI laws, and sector-specific model risk guidance (SEC, FINRA, OCC, HHS, as applicable). This organization cannot demonstrate responsible AI deployment under external scrutiny. Formal governance remediation is required before any further AI deployment is authorised. This assessment aligns with governance, auditability, and model risk management expectations observed in US financial, healthcare, and public sector regulatory frameworks.

Obligation	Relevance	Status
NIST AI RMF. GOVERN	Organizational accountability, risk tolerance, and AI governance policy	GAP
NIST AI RMF. MANAGE	Ongoing risk response, monitoring, and incident management for deployed AI	GAP
State AI Laws (CO, CA, TX)	Automated decision-making affecting individuals; algorithmic transparency obligations	GAP
Sector Regulator Expectations (SEC / FINRA / OCC / HHS)	Model risk management, explainability, and audit trail requirements by sector	GAP
ISO/IEC 42001:2023	AI management system standard, increasingly referenced in US procurement and enterprise procurement	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?	8
Q3	Data Readiness	How accessible is your data for operational and analytical use?	7
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?	6
Q8	Process Maturity	How clearly identified and quantified are your process bottlenecks?	7
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?	7
Q11	Tooling & Infrastructure	How modern and integrated is your current technology stack?	8
Q12	Tooling & Infrastructure	To what extent are AI tools currently used within your organisation, whether formally deployed or picked up informally by staff?	8
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?	7
Q15	Tooling & Infrastructure	How free is your infrastructure from legacy constraints that would	7

		block AI deployment?	
Q16	People & Capability	How strong is internal AI awareness and capability across your teams?	6
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?	7
Q19	People & Capability	How comprehensive is your AI training coverage, whether for staff already using AI tools or those who will?	5
Q20	Governance & Compliance	How well documented is your organisation's understanding of applicable AI regulatory obligations?	3
Q21	Governance & Compliance	To what extent is AI's contribution to decisions affecting individuals documented and overseen?	2
Q22	Governance & Compliance	How comprehensive and current are your AI and data governance policies?	4
Q23	Governance & Compliance	How complete are your risk and impact assessments for AI deployments?	3
Q24	Governance & Compliance	How well could your organisation evidence responsible AI practices under external scrutiny?	3

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

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