



Retrieval Evidence Pack

Exported 17 Oct 2026, 21:47 UTC by priya.auditor
Pack format 1.1 · Export 901b8125-fa42-4ac4-9809-e4c9d53986d1

Audit Summary

Audit ID 8e9bddd9-2163-4fcb-8548-d5a687df0d9d

Question searched · asked by marcus.manager (PRIVILEGED_USER) · 17 Oct 2026, 21:47 UTC

What does FIN-BP01 say?

Generated by Source Charter

gpt-5.5-2026-04-23 · 3,658 ms

1 of 10 sources cited

FIN-BP01 says every outgoing claim payment requires two-stage authorisation by different individuals. Payments up to €20,000 may be released by any two accredited payment officers. Payments between €20,000 and €100,000 require a senior payment officer and the claims finance team lead. Payments above €100,000 also require countersignature by the Head of Finance Operations. These payment release tiers sit beneath the settlement authority tiers in CLAIM-BP03, so a payment may never be released for more than the settlement authority already approved on the claim. Release authority may not be delegated informally, and no individual may hold both stages of a release, even temporarily. Payments to payees outside the SEPA area require additional sanctions screening before release, with the screening outcome recorded on the payment file.

ANSWER DISCLOSURE

AI-generated by Source Charter using governed evidence
model: gpt-5.5-2026-04-23

Model & Prompt

Models

ANSWER MODEL	gpt-5.5-2026-04-23
EMBEDDING MODEL	snowflake-arctic-embed2:568m / ctx-v3
RERANKER	cross-encoder/ettin-reranker-400m-v1 / rerank-ettin-v1-pool60-lq

Prompt

TEMPLATE	prompt-v6
COMPOSITION	7,357 of 15,776 characters · evidence 5,818 of 14,237
PROCESSING	1,468 of 8,195 tokens · truncation not indicated
SHA-256	8d5cdf6e154a68365fbb99092b6085435ec469b7330b62f5d631272215133c9d

Stage timings

Retrieval total 992 ms

IDENTIFIER	KEYWORD	EMBED	VECTOR	LIKELY Q	RERANK PLAN	RERANK CALL
7 ms	40 ms	258 ms	10 ms	3 ms	39 ms	628 ms

Answer

total 4,706 ms

COMPOSE	GENERATION	OTHER
17 ms	3,658 ms	1,031 ms

The answer was a separate request made after the search; the time in between is not recorded.



Governance Context

Public

Internal

Restricted

Classifications authorised for this retrieval.
No restricted content matched this query.

Identifier Resolution

FIN-BP01 - RESOLVED

Retrieved Evidence

10 CHUNKS

01 FIN-BP01 Payment Approval Matrix ✓ Used in generated answer

claims-payment-operations-manual.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
RESTRICTED	matched FIN-BP01	Exact identifier match: always kept
Used in answer (citation 1)		Included in the composed prompt

Every outgoing claim payment requires two-stage authorisation by different individuals. Payments up to €20,000 may be released by any two accredited payment officers. Payments between €20,000 and €100,000 require a senior payment officer and the claims finance team lead. Payments above €100,000 additionally require countersignature by the Head of Finance Operations. These release tiers sit beneath the settlement authority tiers in CLAIM-BP03: a payment may never be released for more than the settlement authority already approved on the claim. Release authority may not be delegated informally, and no individual may hold both stages of a release even temporarily. Payments to payees outside the SEPA area undergo additional sanctions screening before release, and the screening outcome is recorded on the payment file.

HOW THIS WAS FOUND

Found by: **exact identifier match** · Final: **#1**



02 BRK-BP01 Commission Disclosure Rules

broker-commission-guidance.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
PUBLIC	meaning distance 0.7808	Meaning match: kept on rank. Source Charter sets no score cut-off
Retrieved only	rerank score 7.02	Included in the composed prompt

Customers are entitled to ask their broker how the broker is remunerated for arranging their policy. Where a customer requests it, the broker must disclose the commission amount in writing before the policy is bound. General information about our remuneration approach is also published on our website.

HOW THIS WAS FOUND





03 FIN-BP02 Same Day Payment Exceptions

claims-payment-operations-manual.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.7476 rerank score 6.64	Meaning match: kept on rank. Source Charter sets no score cut-off Included in the composed prompt

Emergency interim relief approved under CLAIM-BP03, and hardship payments certified by a senior claims handler, may be released outside the scheduled run as same-day transfers. Each exception requires the claims finance team lead's approval, is capped at €10,000 per claim per day, and is recorded in the exceptions register with the reason and the approving officers. The register is reviewed monthly by the Head of Finance Operations.

HOW THIS WAS FOUND





04 CLAIM-BP01 Standard Claims Triage

claims-handling-policy.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8304 rerank score 6.62	Meaning match: kept on rank. Source Charter sets no score cut-off Included in the composed prompt

All new claims are triaged within two working days of acknowledgement. Claims with an estimated value below €5,000 and no indicators of concern follow the straight-through settlement path and may be approved by any accredited claims handler. Claims above this threshold, or claims showing any indicator described in CLAIM-BP02, must be routed to the relevant specialist queue before any reserve is set.

HOW THIS WAS FOUND





05 FIN-BP03 Payment Fraud Controls

claims-payment-operations-manual.pdf · v1 · page 2

STATE	SCORES	INCLUSION BASIS
RESTRICTED	meaning distance 0.7189	Meaning match: kept on rank. Source Charter sets no score cut-off
Retrieved only	rerank score 6.61	Included in the composed prompt

The first payment to any new payee account is held for twenty-four hours before release. A payee name that does not match the account holder name returned by the confirmation-of-payee check blocks the payment pending manual review. Bank detail changes received by telephone or email for amounts above €5,000 must be verified by callback to the number held on the policy file, never the number offered in the change request. The Special Investigations Unit samples released payments quarterly under the indicators described in CLAIM-BP02.

HOW THIS WAS FOUND





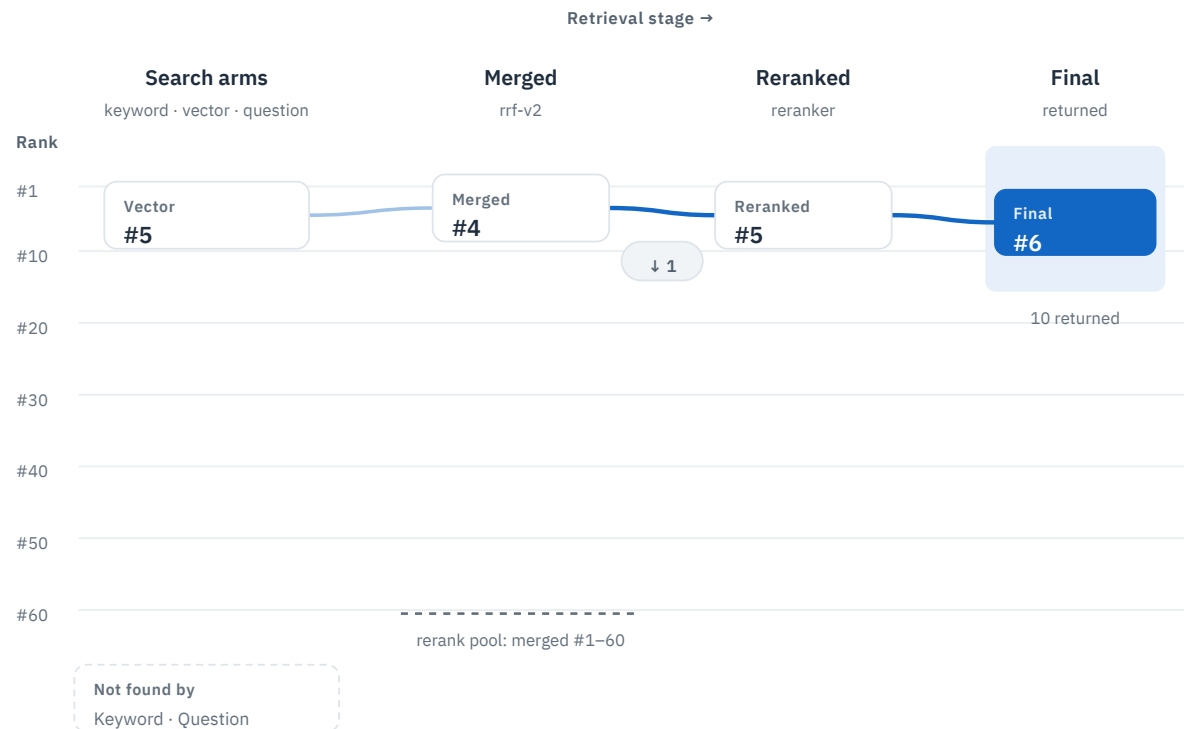
06 BRK-BP03 Enhanced Commission Arrangements

broker-commission-guidance.pdf · v1 · page 2

STATE	SCORES	INCLUSION BASIS
RESTRICTED	meaning distance 0.7780	Meaning match: kept on rank. Source Charter sets no score cut-off
Retrieved only	rerank score 6.46	Included in the composed prompt

Enhanced commission or profit-share arrangements may be agreed only with brokers who hold a current delegated authority agreement and meet the annual audit standard. Enhanced arrangements are approved by the Distribution Director, recorded in the intermediary register, and reviewed against conflict of interest rules every year. Details of individual arrangements are commercially sensitive and must not be shared outside the distribution function; see BRK-BP01 for what may be disclosed to customers.

HOW THIS WAS FOUND





07 DPR-BP01 Records Retention Schedule

data-protection-records-policy.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8958 rerank score 6.16	Meaning match: kept on rank. Source Charter sets no score cut-off Included in the composed prompt

Claims files are retained for seven years from claim closure. Policy files are retained for seven years from lapse or cancellation. Telephone call recordings are retained for two years. Complaint files are retained for six years from final response. Underwriting files are retained for seven years from expiry of the risk. Logs of interactions with our assisted-answering systems are retained for at least six months in line with our regulatory obligations. Records past their retention period are destroyed under dual control, and the destruction itself is recorded in the disposal register.

HOW THIS WAS FOUND





08 FIN-BP04 Payment System Access Control

claims-payment-operations-manual.pdf · v1 · page 3

STATE	SCORES	INCLUSION BASIS
RESTRICTED	meaning distance 0.7557	Meaning match: kept on rank. Source Charter sets no score cut-off
Retrieved only	rerank score 6.05	Included in the composed prompt

Access to the payment platform is role-based and granted only on completion of payment fraud training. Release authority is enforced by the platform itself: the two authorisation stages are held by separate system roles that cannot be combined on one account. Access is recertified quarterly by the Head of Finance Operations, and accounts belonging to leavers are revoked on their final working day as part of the leaver checklist.

HOW THIS WAS FOUND





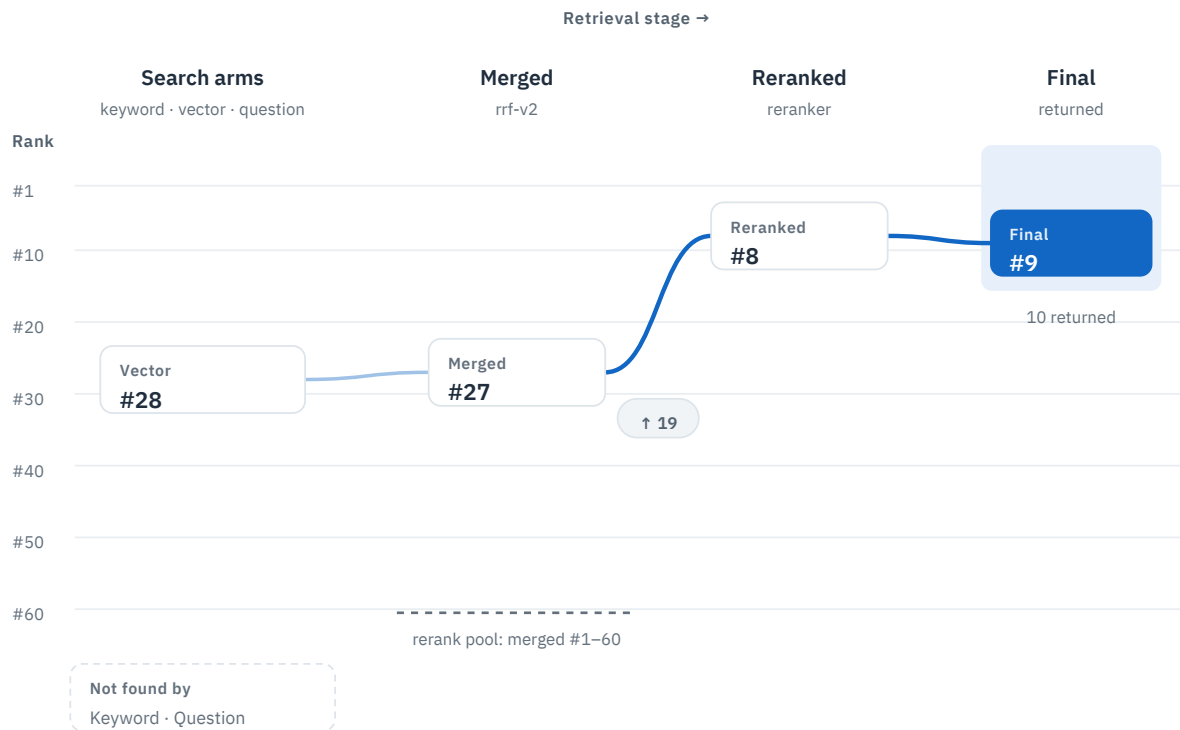
09 CMP-BP01 Complaint Acknowledgement Timelines

complaints-handling-procedure.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8877 rerank score 6.04	Meaning match: kept on rank. Source Charter sets no score cut-off Included in the composed prompt

Every complaint is acknowledged in writing within five working days of receipt and assigned to a named complaint handler who was not involved in the matter complained about. The customer receives a progress update at least every twenty working days while the complaint remains open, and a final response within forty working days. Where the final response will be late, the customer is told why, and told again of their referral rights.

HOW THIS WAS FOUND





10 UW-BP01 Standard Underwriting Review

underwriting-referral-procedure.pdf · v1 · page 1

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8821 rerank score 5.88	Meaning match: kept on rank. Source Charter sets no score cut-off Included in the composed prompt

Risks with a total sum insured at or below €250,000 may be accepted by any licensed underwriter, provided the property survey is no older than five years and the risk falls within the appetite statement for its trade class. The underwriter records the acceptance rationale on the risk file and issues terms valid for thirty days.

HOW THIS WAS FOUND





Regulatory Annex

Evidence-to-control mapping · Pack format 1.1

The sections of this pack evidence the following record-keeping and control obligations, and state whose obligation each provision is. These are evidence claims, not compliance claims: the pack states which duty a field speaks to, never that any party has discharged it. Which provisions apply depends on the reader's own role: a firm that builds its own AI system on this platform may hold both provider and deployer obligations, while a firm deploying a third-party system holds only the latter.

PACK SECTION	PROVISION	EVIDENCE / CONTROL RELATIONSHIP	OBLIGATION
Audit Summary	EU AI Act Art. 12	automatic recording of events over the system lifetime	Provider obligation
Audit Summary	ISO/IEC 42001	audit evidence that controls operate	Management-system control
Governance Context	EU AI Act Art. 26(6)	deployer retention of AI system logs, at least six months where a period is configured	Deployer obligation
Governance Context	DORA Art. 9(4)(c)	access management among a financial entity's ICT protection and prevention measures	Financial-entity obligation
Identifier Resolution	DORA Art. 10	detection of anomalous activity in ICT systems	Financial-entity obligation
Identifier Resolution	EU AI Act Art. 26(4)	deployer monitoring of input-data relevance, to the extent the deployer exercises control over the input data	Deployer obligation
Evidence Chunks	DORA Art. 30(3)	a financial entity's contractual audit and access rights over ICT services supporting critical or important functions	Financial-entity obligation
Governance State Overlay	ISO/IEC 42001	continual monitoring and improvement evidence	Management-system control
Answer Disclosure	Transparency measure (voluntary)	AI-generated content disclosed at point of answer	Voluntary
Integrity Seal	ISO/IEC 42001	management-system audit evidence	Management-system control

Integrity Seal

SEALED / SHA-256

EVIDENCE.JSON FINGERPRINT

4e77fb9e3de4c8e7c7b5ea70affb6b474542d883986c9b1659ea9e50d9da463e

Algorithm

SHA-256

Sealed

17 Oct 2026, 21:47 UTC

Sealed by

priya.auditor

Record

evidence.json

Each chunk's currentGovernanceState reflects governance state at export time, not retrieval time. The snapshot fields (classification, chunkText, documentVersion) are immutable and record what was retrieved.

Verify: recompute SHA-256 over evidence.json (sha256sum evidence.json, or Get-FileHash evidence.json -Algorithm SHA256) and compare with this fingerprint and seal.json. The issuing system can confirm the fingerprint via its evidence pack verification endpoint.

evidence.json is the canonical machine-readable record; this PDF is a rendering of it.