



Retrieval Evidence Pack

Exported 10 Oct 2026, 21:45 UTC by priya.auditor
Pack format 1.1 · Export 93538b00-bba2-4577-ad47-1408f8181a63

Audit Summary

Audit ID 32ee4081-50d1-4548-b421-b148d958ab1b

Question searched · asked by sarah.claims (STANDARD_USER) · 10 Oct 2026, 21:45 UTC

What does FIN-BP01 say?

Refused by Source Charter

This interaction was refused: UNRESOLVED_IDENTIFIER

The governance gate withheld an answer. This refusal is itself the evidence: the system declined rather than answering beyond authorised knowledge.

ANSWER DISCLOSURE

Refused by Source Charter
fixed wording, no model involved

Model & Prompt

Models

ANSWER MODEL	No answer model was called
EMBEDDING MODEL	snowflake-arctic-embed2:568m / ctx-v3
RERANKER	cross-encoder/ettin-reranker-400m-v1 / rerank-ettin-v1-pool60-lq

Prompt

PROMPT	No prompt was composed for this audit (search only, refusal, or recorded before prompt accounting).
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Stage timings

total 478 ms

IDENTIFIER 16 ms	KEYWORD 12 ms	EMBED 60 ms	VECTOR 6 ms	LIKELY Q 1 ms	RERANK PLAN 22 ms	RERANK CALL 348 ms
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Governance Context

Public Internal

Classifications authorised for this retrieval.
Restricted chunks that matched the query but were withheld
by clearance: 1

Identifier Resolution

FIN-BP01 - EXCLUDED · RESTRICTED · 1 chunk(s) withheld



Retrieved Evidence

10 CHUNKS

01 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	Not shown to any model: the question was refused before a prompt was built

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





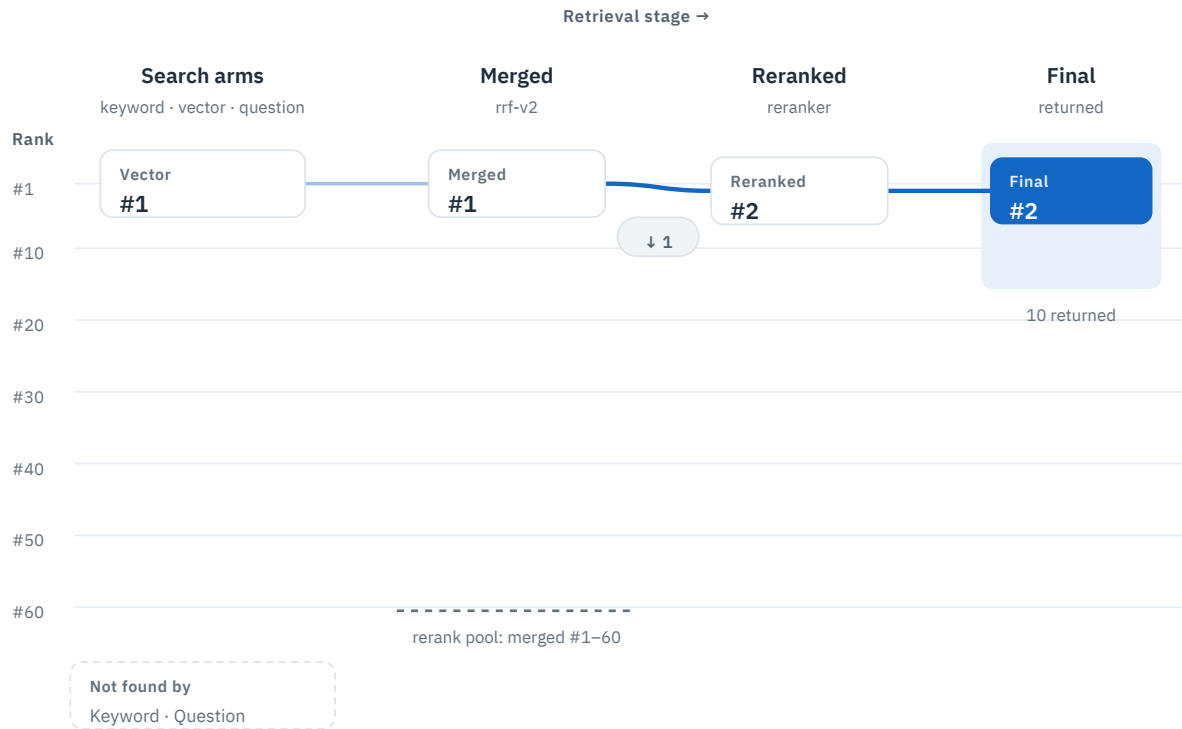
02 FIN-BP02 Same Day Payment Exceptions

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 Not shown to any model: the question was refused before a prompt was built

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





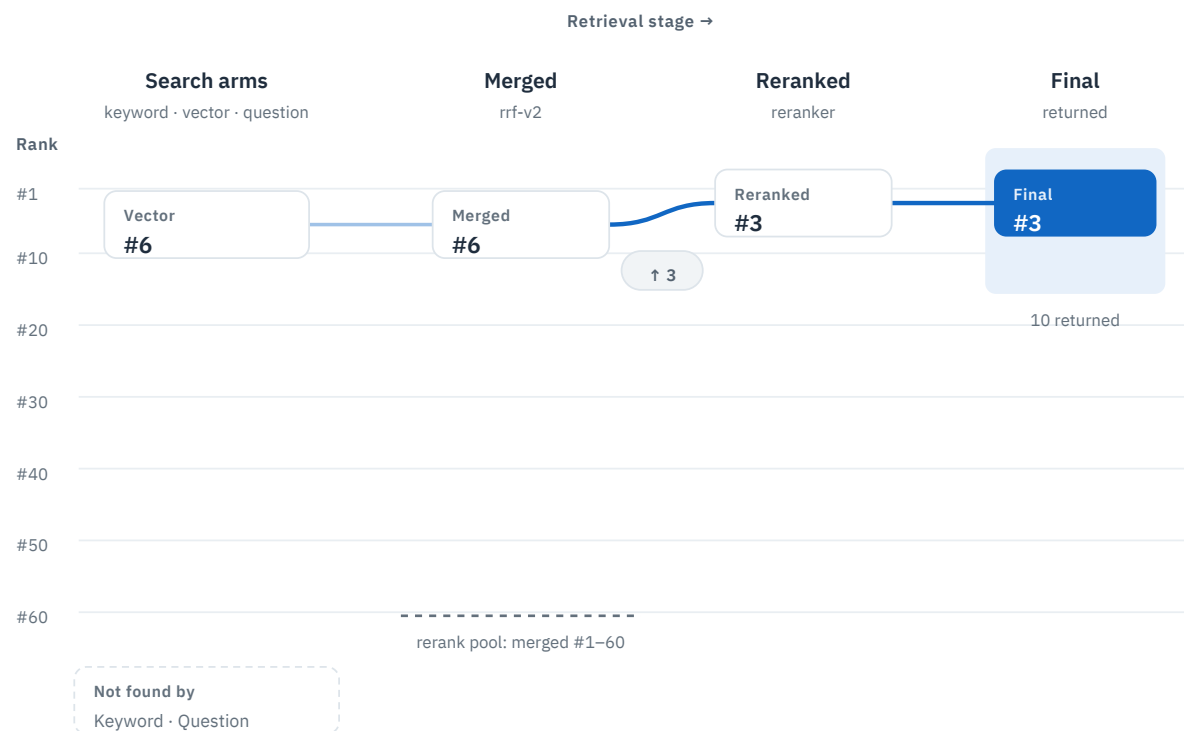
03 CLAIM-BP01 Standard Claims Triage

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 Not shown to any model: the question was refused before a prompt was built

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





04 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 Not shown to any model: the question was refused before a prompt was built

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





05 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 Not shown to any model: the question was refused before a prompt was built

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





06 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 Not shown to any model: the question was refused before a prompt was built

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





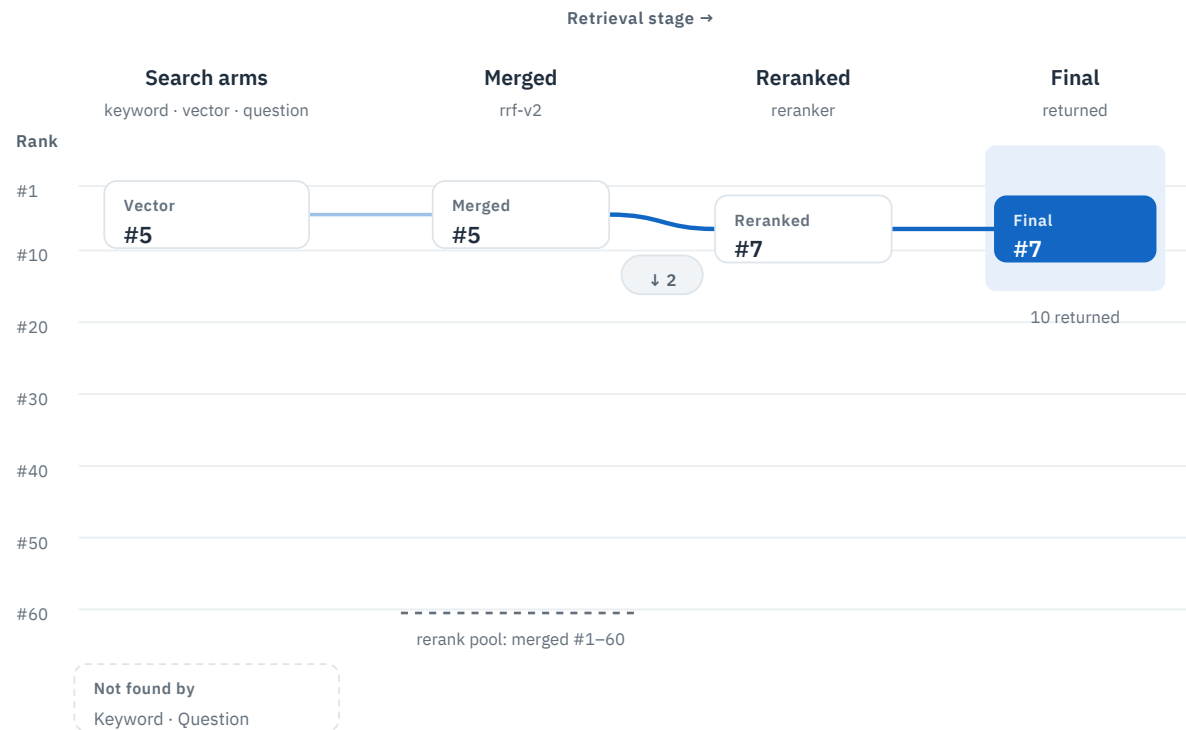
07 BRK-BP02 Standard Commission Rates

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

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8283 rerank score 3.78	Meaning match: kept on rank. Source Charter sets no score cut-off Not shown to any model: the question was refused before a prompt was built

Standard commission is calculated as a percentage of net written premium by line of business. Household policies attract fifteen percent, commercial property attracts twelve and a half percent, and liability lines attract ten percent. Rates are reviewed annually and apply to new business and renewals alike.

HOW THIS WAS FOUND





08 DPR-BP02 Data Subject Access Requests

data-protection-records-policy.pdf · v1 · page 2

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.9144 rerank score 3.70	Meaning match: kept on rank. Source Charter sets no score cut-off Not shown to any model: the question was refused before a prompt was built

A data subject access request is answered within one month of receipt, extendable by two further months for complex requests with an explanation before the first month ends. Identity is verified before any material is released. Third-party personal data and material subject to legal privilege are redacted, and the redaction rationale is recorded. Every request, its outcome, and its timeline are logged in the rights register maintained by the Data Protection Officer.

HOW THIS WAS FOUND





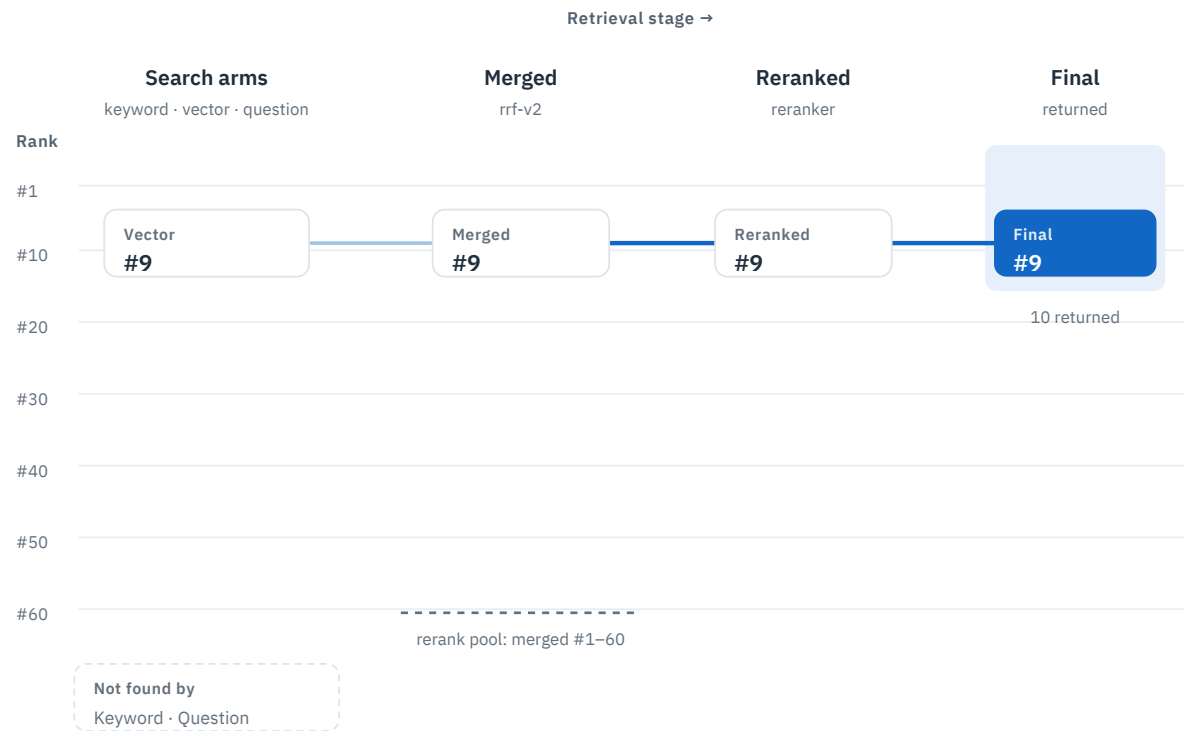
09 BRK-BP04 Commission Clawback on Early Cancellation

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

STATE	SCORES	INCLUSION BASIS
INTERNAL Retrieved only	meaning distance 0.8426 rerank score 3.69	Meaning match: kept on rank. Source Charter sets no score cut-off Not shown to any model: the question was refused before a prompt was built

Where a policy is cancelled by the customer within the first ninety days of inception, commission already paid to the broker is subject to clawback on a pro-rata basis calculated from the cancellation effective date. Cancellations initiated by us for non-payment or non-disclosure are treated the same way as customer-initiated cancellations for clawback purposes. Clawback is netted against the broker's next commission statement; where no further business is written with that broker within ninety days, the amount is invoiced directly. Clawback does not apply to mid-term adjustments that increase premium, nor to renewals that lapse without an active cancellation instruction - those are treated as non-renewals, not cancellations, and carry no commission adjustment. Disputes over a clawback calculation are referred to the Distribution Director, whose decision is recorded in the intermediary register alongside the original enhanced-arrangement approval where BRK-BP03 applies.

HOW THIS WAS FOUND





10 Complaint Submission Channels

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

STATE	SCORES	INCLUSION BASIS
PUBLIC	meaning distance 0.8617	Meaning match: kept on rank. Source Charter sets no score cut-off
Retrieved only	rerank score 2.60	Not shown to any model: the question was refused before a prompt was built

A complaint may be made by telephone, by email, by post, through a broker, or through the form on our website, and making one never costs anything. A complaint does not need to use the word complaint: any expression of dissatisfaction about our products or service is treated as one. Customers who remain dissatisfied after our final response, or forty working days, may refer the matter to the Financial Services and Pensions Ombudsman, and our final response letter explains how.

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

05eb0acb35193f22fd05cabf3bc2b5fed524ff6b3b119c97587a97988d8c248a

Algorithm

SHA-256

Sealed

10 Oct 2026, 21:45 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.