DSI 001 WORKED EXAMPLE

Meridian Claims Engine

Constructed example. Not a real assessment.

An autonomous claims-decisioning system that settles and pays straightforward claims at machine volume: the same autonomy shape as the FinCo credit engine, the opposite governance.

> **Scope.** One deployment: the autonomous Claims Engine, from intake through to payment. The difference from FinCo is not the autonomy. It is everything the deployer built around it before go-live.

A standard that can only describe failure has not shown it can recognise governance done well. Meridian is the counterpart to FinCo: it reaches the top of the scale because contract, liability, evidence and stability were built, not asserted.

RESULT

1.6

Certified

Governance Benchmark Index. Scale 1.0 to 5.0, where lower means a stronger assessed governance posture.
Certified threshold: GBI at or below 1.75, with Tier 1 evidence and ongoing surveillance.

Two reads. The design is adequate across all six dimensions, and the coherence read confirms the design is exercised in practice.

State 00	State 01	State 02	State 03
Unclassified	Assessed	Compliant	**Certified**

Meridian: Certified (GBI 1.6)

Level 3
Operational autonomy
most standard claims decided without per-decision sign-off, the same shape as FinCo.

AE3
Recognised and insured
the autonomous-action exposure allocated in contract and matched by cover.

Tier 1
Evidence across the lifecycle
contemporaneous, independently anchored, traceable across the window.

The dimensional profile

Where FinCo concentrated risk in contract infrastructure and liability architecture, Meridian's deployer closed exactly those gaps before go-live. The profile is strong across all six dimensions.

D1 Autonomy STRONG

Level 3 execution with documented scope boundaries, defined commitment limits, and a scope-restriction protocol that engages a human path outside the boundary.

D2 Data STRONG

Claims and identity data with documented provenance and a recorded legal basis for each category; training-data lineage held.

D3 Contract STRONG

AI-specific provisions across the material agreements; audit rights over the model provider; customer documentation that represents how decisions are made.

D4 Liability STRONG

AE3 recognised explicitly, allocated in contract, and matched by insurance that addresses the actual exposure rather than excluding it.

D5 Leverage STRONG

The claims line depends on the engine, and that dependency is governed: scope-restriction protocols and a fallback path are defined and tested.

D6 Stability STRONG

Retraining is a governance event; reassessment triggers are defined; the two-layer evidence model is operative and the record is traceable across the window.

Why this passes where FinCo did not

The two systems are the same archetype: high-volume autonomous financial decisioning that commits an organisation's funds. The classification diverges on the governance the deployer built, not on the technology.

What decided it	FinCo Credit Engine	Meridian Claims Engine
Contract (D3)	No AI-specific provisions; no audit rights	Allocated across the chain; audit rights held
Liability (D4)	AE3 unrecognised and uninsured	AE3 recognised, allocated and insured
Evidence	Deployment and outcome absent; reconstruction risk high	Tier 1 across the lifecycle; traceable
Stability (D6)	Retraining not a governance event; 22 months unreviewed	Retraining governed; reassessment triggers defined
Result	GBI 3.42, Not Compliant	GBI 1.6, Certified

The evidence behind the result

Certified is not a design opinion. It requires that the governance can be demonstrated from contemporaneous records, not asserted after the fact. Under EIS-01 the evidence is Tier 1 across the lifecycle, anchored by infrastructure independent of the system that produced the record.

Lifecycle stage	Evidence	Finding
Design	Present	Architecture, scope boundaries and a prior classification record.
Deployment	Present	Governance assessed and recorded before go-live.
Operational	Present	Runtime governance telemetry kept contemporaneously.
Outcome	Present	Decisions reviewed against governance, with the review recorded.

> **The D6 two-layer model is satisfied.** The runtime log carries the governance package identifier at each consequential decision, the registry is maintained, and the path from a log entry to the governance version active at execution is queryable. That traversal is what makes the record admissible rather than merely present. The DAIOS example sets out this criterion in full.

What the result tells each audience

Board

An independently evidenced basis to authorise continued operation and scale, and a record of what was governed and how, against the duty to examine reliance rather than assume it.

Insurer

Level 3 autonomy with the AE3 exposure recognised, allocated and insured, and Tier 1 evidence behind it. This supports an underwriter's own process toward standard review, subject to that process. It does not determine cover, terms or price.

Investor

Governance an acquirer inherits intact, with a portable classification and a contemporaneous record, rather than a remediation liability found in diligence.

Procurement

A system-level signal that the vendor is suitable for a regulated buyer's reliance process, with the evidence to support reliance.

FinCo shows that DSI 001 can read a live autonomous system and say why governance fails. Meridian shows the other half: that the scale discriminates, and that the top classification is reached by building contract, liability, evidence and stability, not by asserting them.

The standard	The assessment	This document
Decision Standards Institute publishes and maintains DSI 001.	Accredited assessors issue DSI 001 results, independently of the standard.	Illustrative only. Meridian is constructed.

Status and limits. This is an illustrative worked example, not a real assessment, and not legal, insurance or financial advice. Meridian is constructed. A GBI result carries evidential value only when issued by an accredited DSI 001 assessor against the methodology; self-scored or indicative figures are not DSI 001 results. DSI 001 does not determine legal compliance, regulatory approval, insurability, creditworthiness, or the discharge of fiduciary duties. DSI 001 is published and maintained by the Decision Standards Institute Ltd (ACN 699 264 376).