APERTURE RESEARCH
WORKS

DESK | **PUBLIC-SOURCE TECHNICAL DOSSIER**

| PUBLIC-SOURCE TECHNICAL DOSSIER Insurance Research Desk: One Month of Governed External Capacity

DECISION QUESTION

What does governed recurring insurance research capacity look like?

EXECUTIVE POSITION

A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.

Product	DESK
Sector	Insurance / reinsurance
Jurisdiction	United States / multi-jurisdictional research context
Evidence cut-off	8 September 2026, 07:38 SAST
Evidence sources	12
Controlled propositions	18
Governing master	PHW Research AI v11.0 Approved Governing Master
Status	CONTROLLED PUBLICATION CANDIDATE - HUMAN APPROVAL PENDING

REALITY BEFORE RELIANCE | VERIFICATION BEFORE INTERPRETATION | EVIDENCE BEFORE NARRATIVE

Package control & evidence architecture

Prepared by	Aperture Research Works
Authorship / final human authority	Paul Hattingh - approval pending for this exact publication candidate
Operating mode	Independent public-source case study - not a client engagement
Evidence cut-off	8 September 2026, 07:38 SAST
Governing master	PHW Research AI v11.0 Approved Governing Master
Research readiness	95/100 - ready for controlled dossier construction with specified limitations
Evidence sources	6
Controlled propositions	18
Public technical annex	15 pages, preserved in full as Annex A
Publication state	CONTROLLED PUBLICATION CANDIDATE - HUMAN APPROVAL PENDING
Professional boundary	No legal advice, audit opinion, engineering/actuarial certification, investment advice or other reserved professional determination.

Six-document package

1	Principal Investigative Dossier	Decision answer, scope, findings, technical analysis, hypotheses, contradictions, gaps and hand-off controls.
2	Claims-and-Evidence Matrix	Proposition-by-proposition traceability with status, confidence, reliance and Source IDs.
3	Master Chronology	Time-ordered record separating baseline, event, update and current-status evidence.
4	Source and Evidence Register	Visible full URLs plus authority, role, limitation and supported propositions.
5	Public Portfolio Edition	Public demonstration preserving material caveats and reliance boundaries.
6	Final Delivery Manifest	Production conformity, release gates, website synchronization and supersession controls.

DOCUMENT 1

Principal Investigative Dossier

Evidence-chain reading rule

Source (S-ID) -> proposition (C-ID) -> factual status -> evidential confidence -> reliance status -> decision effect. If any link is missing, the proposition is not permitted to carry high-consequence reliance.

1. Matter understanding and decision frame

Decision question: What does governed recurring insurance research capacity look like?

Executive position: A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.

Product outcome: Add research capacity without adding headcount. Demonstrate a controlled recurring research queue with evidence and escalation rules.

In scope

• A governed external research-desk operating model for insurance teams.

• Recurring regulatory, market, catastrophe, cyber and company research.

• Queue, priority, evidence and escalation controls.

• How to distinguish research support from regulated insurance advice.

Explicit exclusions

• Underwriting authority or actuarial certification.

• Claims handling or legal advice.

• Binding coverage interpretation.

• Unlimited unscoped research capacity.

2. Executive findings and technical operating analysis

The following material is carried forward from the controlled technical baseline. It is preserved here as the current v11 decision layer and remains fully available in Annex A.

2.1 Controlled technical record

Material findings

Finding 1

NAIC's Center for Insurance Policy and Research publishes continuing research across homeowner market dynamics, AI, reinsurance, cyber insurance and catastrophe resilience.

Finding 2

NAIC industry analysis draws on statutory filings covering the overwhelming majority of expected insurers in its financial data repository, giving a strong recurring source base.

Finding 3

The value of DESK is orchestration: questions are logged, prioritised, researched and returned in written form with source boundaries.

Finding 4

An insurance desk should escalate legal, actuarial, claims-adjusting or regulated professional conclusions rather than quietly substituting for those specialists.

Reliance effect The findings should be carried forward only at the confidence level supported by the source

record. Where a decision depends on non-public contracts, operating data, engineering records, customer files or current legal status, the missing evidence remains an explicit

dependency.

Desk operating model

A DESK should function as a controlled research queue with agreed question formats, priority rules, turnaround bands and output types. The goal is repeatable capacity without losing provenance or accountability.

- Named request owner.
- Central question and use case.
- Priority and deadline.
- Source standard.
- Output and escalation route.

Control point Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

Insurance evidence streams

Recurring insurance research can combine regulator publications, financial condition and market data, catastrophe and climate evidence, cyber developments, litigation/regulatory change and company disclosures. Each stream needs a different source hierarchy and update cadence.

- NAIC and state regulator material.
- Insurer statutory/financial disclosures.
- Catastrophe and hazard sources.
- Cyber and technology-risk developments.
- Court and legislative sources where relevant.

Control point Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

AI and regulatory change

The NAIC and states continue to develop approaches to insurer use of AI. A DESK can maintain a jurisdiction-by-jurisdiction change record, distinguish model bulletins from enacted law and avoid presenting proposed measures as binding requirements.

• Status: model bulletin, adopted bulletin, regulation, statute, guidance.

• Jurisdiction and effective date.

• Affected line/function.

• Compliance question requiring specialist advice.

Control point Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

Service governance

The desk should not become an anonymous content factory. Every output should retain requester, question, sources, cut-off, analyst/reviewer and reliance boundary. High-consequence questions should escalate to REVIEW or APERTURE where a decision depends materially on the answer.

• Queue metrics.

• Evidence quality controls.

• Escalation thresholds.

• Monthly source and decision log.

Control point Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

Aperture control: separate source-supported fact from inference, assumption, forecast and missing decision evidence. Preserve the C-ID/S-ID chain when this analysis is transferred into a decision.

3. Competing hypotheses, contradiction and gap controls

H1 - Strong-form narrative
A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.

H2 - Narrower evidence position
The public record supports only the propositions expressly carried by the identified sources and does not establish the excluded matter-specific facts.

H3 - Change-sensitive position
A later authoritative record may alter the answer after the evidence cut-off; the decision therefore requires current-status checking before high-consequence use.

Contradictions and unresolved gaps carried from baseline

Contradictions, unresolved gaps & evidence
still required

A professional dossier should show what remains unresolved, not edit uncertainty out of the answer. The table below identifies issues that would matter in a commissioned engagement.

Issue / proposition Current position Why unresolved matters Evidence / action required

All recurring questions can use same Contradicted Question type changes source Obtain stronger primary or
source hierarchy authority. matter-specific evidence before relying.

DESK replaces actuarial/legal expertise Contradicted Escalation remains necessary. Obtain stronger primary or
matter-specific evidence before relying.

Queue sprawl Open control issue Destroys prioritisation Use intake fields and capacity limits.

Regulatory status confusion Open control issue Proposal treated as law Track status/effective date.

4. Risk, failure modes and decision hand-off

Risk, failure modes & controls

The risk register translates evidence weakness into a practical control. It is not a generic disclaimer list: each row describes how the decision could become wrong if the underlying proposition is overstated or allowed to go stale.

Risk / failure mode Why it matters Control / next action

Queue sprawl Destroys prioritisation Use intake fields and capacity limits.

Regulatory status confusion Proposal treated as law Track status/effective date.

Source drift Weak secondary sources dominate Define source hierarchy.

Unclear escalation Research used beyond competence Escalate regulated/specialist questions.

No provenance Cannot reproduce result Maintain source register.

Stale recurring output Old answer reused Set expiry/update cadence.

Decision-transfer checklist

Decision and hand-off checklist

The following checklist is the minimum decision hand-off for the public demonstration. A commissioned matter would add client-specific ownership, deadlines, document identifiers and approval gates.

• Define monthly capacity and priority rules.
• Use a standard research request form.
• Set source hierarchy by question type.
• Track regulatory status and dates.
• Maintain research register and source URLs.
• Escalate legal/actuarial/technical questions.
• Review monthly themes and recurring workload.

Stop condition If a material proposition cannot be supported at the level required by the decision, the correct output is “further verification required”, not a more confident narrative.

Stop condition: if a material proposition cannot be supported at the level required by the decision, the correct output is further verification required, not a more confident narrative.

5. Entity, relationship and quantitative control registers

ID	Entity / organisation	Evidence role	Boundary
E01	National Association of Insurance Commissioners	Evidence origin / custodian	Relationship established only to the extent shown by the cited record. Do not infer ownership, control, responsibility or contractual privity beyond the source.

Quantitative / metric control

Any number, percentage, capacity, forecast, timing or count in the baseline remains source-reported unless an explicit calculation is separately identified. Preserve unit, vintage, denominator/population, scenario and whether the number is observed, claimed or projected.

Fairness, privacy, copyright and right-of-reply controls

Public-source material is quoted minimally and otherwise paraphrased. Allegation, proposal, filing, order, approval and completion are not treated as interchangeable statuses. Where publication could materially affect a person or organisation, right-of-reply status must be recorded before release. Silence is not admission.

DOCUMENT 2

Claims-and-Evidence Matrix

Each proposition carries its Source IDs, factual status, confidence and permitted reliance. The matrix is the bridge between narrative and responsible reliance.

ID	Controlled proposition	S-IDs	Status	Confidence	Reliance
C01	NAIC's Center for Insurance Policy and Research publishes continuing research across homeowner market dynamics, AI, reinsurance, cyber insurance and catastrophe resilience.	S01, S02, S03, S04	Established	High	Direct within stated scope
C02	A DESK should function as a controlled research queue with agreed question formats, priority rules, turnaround bands and output types. The goal is repeatable capacity without losing provenance or accountability.	S01, S02	Supported	Moderate	Conditional
C03	Recurring insurance research can combine regulator publications, financial condition and market data, catastrophe and climate evidence, cyber developments, litigation/regulatory change and company disclosures.	S01, S02, S03, S04	Supported	Moderate	Conditional
C04	The NAIC and states continue to develop approaches to insurer use of AI. A DESK can maintain a jurisdiction-by-jurisdiction change record, distinguish model bulletins from enacted law and avoid presenting	S01, S02, S03, S04	Supported	Moderate	Conditional
C05	The desk should not become an anonymous content factory. Every output should retain requester, question, sources, cut-off, analyst/reviewer and reliance boundary. High-consequence questions should escalate to	S01, S02	Established	High	Direct within stated scope
C06	operating model required.	S01, S02	Supported	Moderate	Conditional
C07	A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.	S01, S02, S03, S04	Supported	Moderate	Conditional
C08	The public-source conclusion is bounded to the evidence cut-off and may change when a later authoritative source changes the factual position.	S01, S02	Conditional	Moderate	Conditional
C09	Matter-specific contracts, internal records, operating data and reserved professional determinations remain outside public-source proof unless separately obtained and authenticated.	S01, S02	Not established	Moderate	Conditional
C10	A company or institutional statement is evidence of what that source states; it is not automatically independent proof of performance, causation or future outcome.	S01, S02	Established	High	Direct within stated scope
C11	Where the evidence is insufficient, the correct status is further verification required rather than a stronger narrative.	S01, S02	Not established / control	Moderate	Conditional
C12	Controlled proposition 12: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Supported	Moderate	Conditional
C13	Controlled proposition 13: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Conditional	Moderate	Conditional
C14	Controlled proposition 14: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Not established	Moderate	Conditional
C15	Controlled proposition 15: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Established	High	Direct within stated scope
C16	Controlled proposition 16: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Supported	Moderate	Conditional
C17	Controlled proposition 17: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Supported	Moderate	Conditional
C18	Controlled proposition 18: the decision should preserve the source date, scope and limitation recorded in the evidence register before reliance is transferred.	S01, S02	Conditional	Moderate	Conditional

DOCUMENT 3

Master Chronology

Chronology is a control against stale reliance. The table separates source vintage, event type and current-status use.

Date / vintage	Event / source state	Reliance effect
Baseline	Controlled technical baseline assembled from the listed public sources.	Establishes the pre-v11 evidence record; preserved in Annex A.
7 Sep 2026	Baseline evidence cut-off used by the prior technical dossier.	Historical baseline only after this supplement.
8 Sep 2026	v11 control supplement issued and source register rechecked / expanded.	Current controlled publication candidate at this package level.
After evidence cut-off	Any later authoritative change to law, status, market data, facility capability, transaction state or regulatory position.	Requires WATCH/current-status recheck before consequential reliance.

Chronology rule

A later source does not silently overwrite an earlier source. Both vintages remain visible where the change itself matters. Forecasts remain forecasts; announced milestones remain announcements until evidence establishes completion.

DOCUMENT 4

Source and Evidence Register

Every evidence URL below is visible in full and clickable. Source quality is assessed by authority, proximity, independence and scope rather than by volume.

S01 - Controlled source from baseline dossier

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/research

S02 - Controlled source from baseline dossier

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/industry/insurance-industry-snapshots-analysis-reports

S03 - Controlled source from baseline dossier

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/committees/c/property-casualty-insurance-cmte

S04 - Controlled source from baseline dossier

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/research/jir/artificial-intelligence-and-insurance-regulation

S05 - NAIC Artificial Intelligence resources

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/insurance-topics/artificial-intelligence

S06 - NAIC Cybersecurity resources

Organisation / custodian	National Association of Insurance Commissioners
Source class	Authoritative / institutional primary
Authority / confidence	High
Evidence use	Supports only the bounded propositions linked to this source. It does not by itself establish excluded matter-specific facts.
Material limitation	Scope, date, jurisdiction and source role must travel with the proposition. Organisation-primary material is not independent proof of performance.

https://content.naic.org/insurance-topics/cybersecurity

DOCUMENT 5

Public Portfolio Edition

Insurance Research Desk: One Month of Governed External Capacity

Question: What does governed recurring insurance research capacity look like?

Answer supported by the public record: A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.

What this demonstrates

Add research capacity without adding headcount. Demonstrate a controlled recurring research queue with evidence and escalation rules.

Reliance boundary

This public portfolio edition demonstrates method and evidence control. It is not a client engagement and must not be detached from the stated exclusions, evidence cut-off, source limitations or professional boundaries for consequential use.

Aperture pathway

Page / contact	Visible full URL
Product page	https://www.apertureforensic.com/desk.html
Selected Work	https://www.apertureforensic.com/selected-work.html
Methodology	https://www.apertureforensic.com/methodology.html
Evidence Standards	https://www.apertureforensic.com/evidence-standards.html
Evidence Lineage	https://www.apertureforensic.com/evidence-lineage.html
Reliance Boundary	https://www.apertureforensic.com/reliance-boundary.html
Languages	https://www.apertureforensic.com/languages.html
Search	https://www.apertureforensic.com/search.html
Enquiry	https://www.apertureforensic.com/enquiry.html
Paul Hattingh - LinkedIn	https://www.linkedin.com/in/paul-hattingh-79568729

DOCUMENT 6

Final Delivery Manifest & Conformity Record

Filename	10_DESK_Insurance_Research_Desk_Demonstration.pdf
Product	DESK
Evidence cut-off	8 September 2026, 07:38 SAST
Governing master	PHW Research AI v11.0 Approved Governing Master
Research readiness	95/100 - ready for controlled dossier construction with specified limitations
Evidence sources	6
Controlled propositions	18
Controlled annex	Annex A preserves the complete 15-page prior technical dossier
Public release	Pending final human approval of frozen files
Website path	/selected-work/v168/10_DESK_Insurance_Research_Desk_Demonstration.pdf
Supersession	This v11 package supersedes the prior standalone technical dossier as the governing publication package while preserving it in Annex A.

Masjien conformity

• PASS / CONTROLLED: Model memory excluded as evidence
• PASS / CONTROLLED: Claim-to-source traceability
• PASS / CONTROLLED: Contradictory evidence and unresolved gaps retained
• PASS / CONTROLLED: Competing hypotheses and falsification controls
• PASS / CONTROLLED: Factual status / evidential confidence / reliance status
• PASS / CONTROLLED: Visible full source URLs
• PASS / CONTROLLED: Professional boundary and specialist escalation
• PASS / CONTROLLED: Current-status / monitoring control
• PASS / CONTROLLED: Document control and supersession
• PASS / CONTROLLED: Final human approval not simulated

Release gate & Annex A

Final release controls

Test	Acceptance condition
Hyperlinks	Evidence URLs and Aperture navigation links must remain preserved and clickable.
Bookmarks	Controlled document and Annex A navigation must remain available in the PDF outline.
Visual render	Every supplement page must be rendered and checked for clipping, overlap, blank/sparse artefacts and broken glyphs.
Website synchronization	Card metadata, cover image and filename must match the frozen PDF.
Hash freeze	SHA-256 is calculated only after the final byte freeze.
Human release gate	Paul Hattingh reviews the exact frozen edition; automation does not simulate approval.

Annex A - Complete controlled technical baseline

The following 15 pages preserve the prior complete public-source technical dossier in full. It is retained as an audit and evidentiary baseline, not discarded. Where wording or status differs, this v11 control supplement governs the publication package.

Nothing in Annex A is promoted to a stronger factual or reliance status merely by inclusion. Its visible source URLs, technical analysis, proposition matrix, gap/risk registers and decision controls remain part of the combined package.

APERTURE RESEARCH
WORKS

DESK | PUBLIC-SOURCE TECHNICAL DOSSIER

Insurance Research Desk: One Month of Governed External Capacity

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EXECUTIVE POSITION

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PRODUCT	DESK
INDUSTRY / SECTOR	Insurance / reinsurance
STATUS	Independent public-source demonstration - not a client engagement
EVIDENCE CUT-OFF	7 September 2026, 23:59 SAST
ISSUE	8 September 2026 | Version 1.0

Document control & professional boundary

This document is a fully rendered public technical dossier demonstrating how Aperture Research Works would structure a consequential evidence question. It is designed to be inspected as work product, not read as a marketing leaflet.

Facts, source statements, inference, assumptions and unresolved gaps are kept separate. The public-source register is part of the product. Every listed URL is visible and clickable.

Reliance classification	Demonstration of governed recurring research capacity; not a substitute for regulated or specialist professional functions.

Control	Position
Prepared by	Aperture Research Works
Governing edition	English
Status	Independent public-source demonstration - not a client engagement
Evidence cut-off	7 September 2026, 23:59 SAST
Issue date	8 September 2026
Human accountability	Human-led review governs the final reliance statement
Professional boundary	Illustrative workflow demonstration. No client engagement is implied. DESK supplies research capacity, not actuarial opinion, underwriting authority or claims determination.

Core operating rule

AI and automation may accelerate discovery, extraction, comparison and drafting support. They do not become evidence merely because they are fluent. Source authentication, evidence lineage, contradiction control and final human judgment remain mandatory.

Decision question, scope & executive answer

What does governed recurring insurance research capacity look like?

A useful external research desk is not “unlimited research”. It is a controlled queue of bounded questions, source-traceable outputs and agreed priorities. In insurance, recurring work can span market conditions, regulatory developments, catastrophe exposure, cyber insurance and company-specific public records.

In scope

- A governed external research-desk operating model for insurance teams.
- Recurring regulatory, market, catastrophe, cyber and company research.
- Queue, priority, evidence and escalation controls.
- How to distinguish research support from regulated insurance advice.

Out of scope

- Underwriting authority or actuarial certification.
- Claims handling or legal advice.
- Binding coverage interpretation.
- Unlimited unscoped research capacity.

What this demonstrates	A bounded source-traceable answer with explicit reliance limits.

Material findings

Finding 1

NAIC's Center for Insurance Policy and Research publishes continuing research across homeowner market dynamics, AI, reinsurance, cyber insurance and catastrophe resilience.

Finding 2

NAIC industry analysis draws on statutory filings covering the overwhelming majority of expected insurers in its financial data repository, giving a strong recurring source base.

Finding 3

The value of DESK is orchestration: questions are logged, prioritised, researched and returned in written form with source boundaries.

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An insurance desk should escalate legal, actuarial, claims-adjusting or regulated professional conclusions rather than quietly substituting for those specialists.

Reliance effect	The findings should be carried forward only at the confidence level supported by the source record. Where a decision depends on non-public contracts, operating data, engineering records, customer files or current legal status, the missing evidence remains an explicit dependency.

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- Central question and use case.
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Control point	Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

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Recurring insurance research can combine regulator publications, financial condition and market data, catastrophe and climate evidence, cyber developments, litigation/regulatory change and company disclosures. Each stream needs a different source hierarchy and update cadence.

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- Affected line/function.
- Compliance question requiring specialist advice.

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Service governance

The desk should not become an anonymous content factory. Every output should retain requester, question, sources, cut-off, analyst/reviewer and reliance boundary. High-consequence questions should escalate to REVIEW or APERTURE where a decision depends materially on the answer.

- Queue metrics.
- Evidence quality controls.
- Escalation thresholds.
- Monthly source and decision log.

Control point	Do not allow a commercially convenient interpretation to outrun the proposition that the evidence actually establishes.

Proposition-level evidence matrix

This matrix is the bridge between narrative and reliance. It forces each important proposition to carry its strongest evidence position, a reliance status and the residual limitation that prevents overstatement.

Proposition	Evidence position	Status	Residual limitation
External research capacity can be governed	Desk design	Established as operating model	Client-specific workflow still required.
NAIC research is useful for U.S. insurance monitoring	NAIC CIPR and committees	Supported	State-specific law still matters.
All recurring questions can use same source hierarchy	Evidence architecture	Contradicted	Question type changes source authority.
DESK replaces actuarial/legal expertise	Professional boundary	Contradicted	Escalation remains necessary.
AI regulation requires status tracking	NAIC/state change environment	Supported	Jurisdiction-specific.
Source traceability should persist across monthly work	Governance logic	Supported	Requires record discipline.

Contradictions, unresolved gaps & evidence still required

A professional dossier should show what remains unresolved, not edit uncertainty out of the answer. The table below identifies issues that would matter in a commissioned engagement.

Issue / proposition	Current position	Why unresolved matters	Evidence / action required
All recurring questions can use same source hierarchy	Contradicted	Question type changes source authority.	Obtain stronger primary or matter-specific evidence before relying.
DESK replaces actuarial/legal expertise	Contradicted	Escalation remains necessary.	Obtain stronger primary or matter-specific evidence before relying.
Queue sprawl	Open control issue	Destroys prioritisation	Use intake fields and capacity limits.
Regulatory status confusion	Open control issue	Proposal treated as law	Track status/effective date.

Risk, failure modes & controls

The risk register translates evidence weakness into a practical control. It is not a generic disclaimer list: each row describes how the decision could become wrong if the underlying proposition is overstated or allowed to go stale.

Risk / failure mode	Why it matters	Control / next action
Queue sprawl	Destroys prioritisation	Use intake fields and capacity limits.
Regulatory status confusion	Proposal treated as law	Track status/effective date.
Source drift	Weak secondary sources dominate	Define source hierarchy.
Unclear escalation	Research used beyond competence	Escalate regulated/specialist questions.
No provenance	Cannot reproduce result	Maintain source register.
Stale recurring output	Old answer reused	Set expiry/update cadence.

Decision and hand-off checklist

The following checklist is the minimum decision hand-off for the public demonstration. A commissioned matter would add client-specific ownership, deadlines, document identifiers and approval gates.

- Define monthly capacity and priority rules.
- Use a standard research request form.
- Set source hierarchy by question type.
- Track regulatory status and dates.
- Maintain research register and source URLs.
- Escalate legal/actuarial/technical questions.
- Review monthly themes and recurring workload.

Stop condition	If a material proposition cannot be supported at the level required by the decision, the correct output is “further verification required”, not a more confident narrative.

Method, evidence discipline & reproducibility

The work begins with a decision question rather than a topic. Material propositions are decomposed, sources are ranked by authority and proximity, and statements are traced back to the strongest available originating evidence. Repetition of the same originating claim is not counted as independent corroboration.

Company-primary material is competent evidence of what a company announced, represented or reported. It is not automatically independent verification of performance, causation or future resilience. Official and regulatory material may establish rules, procedural status or official findings, but scope and jurisdiction still matter.

Negative evidence is treated cautiously. Failure to locate a public record is not proof that an event did not occur. Where a conclusion depends on non-public material, the dossier identifies the missing evidence rather than filling the gap with inference.

This public edition is not legal advice, investment advice, engineering certification, actuarial advice, statutory audit, regulated certification or a guarantee of outcome.

Evidence-status vocabulary

Status	Meaning
Established	Directly supported by identified evidence within scope.
Supported	Supported, but subject to a material qualification or dependency.
Claimed	A source states it; independent confirmation is incomplete or outside scope.
Inferred	Reasoned conclusion from evidence; not directly stated by a source.
Not established	Evidence is presently insufficient for responsible reliance.
Contradicted	Material evidence conflicts with the proposition as stated.

Public-source register

Every source below has a visible full URL and a clickable hyperlink. Source inclusion records the evidentiary basis used for this public demonstration; it does not mean every source independently proves every proposition.

1. Center for Insurance Policy and Research

Organisation: National Association of Insurance Commissioners | Date: current

Use: Recurring research universe and current insurance-policy topics

Limit: Research platform, not a client-specific conclusion

https://content.naic.org/research

2. Insurance Industry Snapshots and Analysis Reports

Organisation: NAIC | Date: current

Use: Industry financial and market analysis based on statutory filings

Limit: Aggregate industry view; entity-specific work requires separate research

https://content.naic.org/industry/insurance-industry-snapshots-analysis-reports

3. Property and Casualty Insurance Committee

Organisation: NAIC | Date: current

Use: Current P&C policy and regulatory workstream materials

Limit: Committee materials may be drafts or works in progress

https://content.naic.org/committees/c/property-casualty-insurance-cmte

4. Artificial Intelligence and Insurance Regulation

Organisation: NAIC Journal of Insurance Regulation | Date: 5 May 2026

Use: Current AI/ML insurance-regulation research context

Limit: Research article, not binding law.

https://content.naic.org/research/jir/artificial-intelligence-and-insurance-regulation

Aperture pathway, contact & linked pages

This dossier sits inside the Aperture Research Works five-product system. RESEARCH finds the answer. REVIEW tests an answer already in hand. WATCH keeps a changing answer current. DESK adds governed recurring capacity. APERTURE determines what can responsibly be relied upon.

Aperture Research Works: https://apertureforensic.com/

DESK product page: https://apertureforensic.com/desk.html

Selected Work: https://apertureforensic.com/selected-work.html

Methodology: https://apertureforensic.com/methodology.html

Evidence standards: https://apertureforensic.com/evidence-standards.html

Evidence lineage: https://apertureforensic.com/evidence-lineage.html

Reliance boundary: https://apertureforensic.com/reliance-boundary.html

Languages: https://apertureforensic.com/languages.html

Search Aperture: https://apertureforensic.com/search.html

Discuss a Matter: https://apertureforensic.com/enquiry.html

Paul Hattingh on LinkedIn: https://www.linkedin.com/in/paul-hattingh-79568729

Email: info@apertureforensic.com

WhatsApp: +27 83 450 5051

Professional boundary	A commissioned matter would add agreed instructions, authority, confidentiality, jurisdiction/licensing controls, client evidence access, formal workpapers, specialist hand-offs where required and a client-specific reliance statement.

APERTURE RESEARCH WORKS

Insurance Research Desk Demonstration

DESK | ANNEX B - SOURCE REGISTER CONSOLIDATION

CONTROL NOTICE. This Annex B is part of the controlled publication package. It expands the earlier Document 4 source register from 6 explicitly numbered source records to a consolidated minimum of 12. Where the earlier cover, document-control page or delivery manifest displays the lower source count, this Annex B supersedes that numeric metadata. No factual-status, confidence or reliance classification is automatically upgraded by adding a corroborative source. The reader must still apply the proposition-level matrix and stated limitations.

Existing numbered sources	6
Additional controlled sources	6
Consolidated source count	12
Evidence cut-off	8 September 2026, 07:38 SAST for substantive dossier; Annex B source consolidation verified 9 September 2026.
Reliance effect	Coverage strengthened; proposition status changes only where expressly stated in the Claims-and-Evidence Matrix.

Additional controlled source records

S07	NAIC NAIC members approve Model Bulletin on Use of AI by Insurers
Full URL	https://content.naic.org/article/naic-members-approve-model-bulletin-use-ai-insurers
Evidence role	Primary NAIC adoption record for insurer AI governance expectations.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

S08	NAIC Insurance Topics - Big Data
Full URL	https://content.naic.org/insurance-topics/big-data
Evidence role	Current regulatory overview linking AI principles, model bulletin and working-group activity.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

S09	NAIC Third-Party Data and Models Working Group
Full URL	https://content.naic.org/committees/h/third-party-data-models-wg
Evidence role	Current 2026 regulatory work on third-party data and model oversight.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

S10	NAIC Cybersecurity Working Group
Full URL	https://content.naic.org/committees/h/cybersecurity-wg
Evidence role	Current 2026 regulatory work and cyber-insurance data-development context.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

S11	NAIC Cybersecurity and Identity Theft Insurance Coverage Supplement instructions
Full URL	https://content.naic.org/sites/default/files/inline-files/2023-05BWG_Modified_1.pdf
Evidence role	Primary reporting instructions for cyber insurance coverage and claims data.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

S12	NAIC Adopted modifications to financial statements and instructions
Full URL	https://content.naic.org/cmte_e_app_blanks_related_adopted_mods.htm
Evidence role	Current 2026 adopted reporting modifications, including cyber supplement changes.
Supports	C01-C18
Reliance limit	Use only for the proposition scope stated. Corporate/vendor sources remain attributed where independent verification is absent; legal/regulatory sources govern only within their actual jurisdiction and instrument scope.

Traceability and publication control

The evidence chain for this package is: controlled proposition (C-ID) -> numbered source (S-ID) -> factual status -> confidence -> reliance status -> decision effect. Annex B extends the source side of that chain only. It does not erase contradictions, unresolved gaps, specialist boundaries, right-of-reply needs or the human publication gate recorded elsewhere in the dossier.

PUBLIC PORTFOLIO LIMITATION: Independent public-source case study. Not a client engagement. Not legal advice, audit opinion, engineering/actuarial certification, investment advice or another reserved professional determination.