WORKFLOW AUDIT · SAMPLE REVIEWABILITY REPORT

Decision Accountability Assessment

A single, premium reviewability assessment of one consequential workflow, measuring whether its decisions can be reconstructed, reviewed, and explained.

58/100	C+	6
WORKFLOW INTEGRITY SCORE	EXECUTIVE GRADE	DOMAINS ASSESSED

Prepared for	**Meridian Coastal Insurance Brokers** (fictional, illustrative)
Workflow assessed	**Certificate of Insurance issuance and verification**
Engagement type	**Standard Workflow Audit**
Status	Demonstration Sample

This document is a demonstration sample. The client, data, findings, scores, and figures are entirely fictional and are provided to illustrate the structure and depth of an OpLogica Workflow Audit report. It is not a real assessment, is not compliance certification, is not legal advice, and does not certify, prove, or guarantee any outcome.

Reviewability is not asserted. It is engineered.

HOW TO READ THIS REPORT

00 About this assessment

This report presents an OpLogica Workflow Audit: a structured assessment of how reviewable, accountable, and reconstructable the decisions in a single workflow are. It does not assess whether individual decisions were correct. It assesses whether they could be reviewed and explained later on the basis of the records the workflow produces.

The central question. Not "did the system act?" but "can the decision be reconstructed, reviewed, and explained later?" Many decision-accountability failures are not failures of intent. They are failures of reconstruction.

REPORT SCOPE

INCLUDES

- One fictional workflow: COI issuance and verification.
- Six reviewability domains, assessed from records.
- Reviewability and reconstruction assessment.
- Workflow Integrity Score and Executive Grade.
- Findings, risks, exposure estimate, recommended controls, and roadmap.

DOES NOT INCLUDE

- Regulatory compliance certification or approval.
- Legal advice or legal opinion.
- Legal evidence preparation.
- Outcome, loss-reduction, or ROI guarantee.
- Correctness, fairness, or safety assessment of any decision.

CONTENTS

SECTION 1

01 Executive Summary

Meridian Coastal Insurance Brokers commissioned a Workflow Audit of its Certificate of Insurance issuance and verification workflow. The workflow is partially automated, with an assisted drafting step and a human approval gate, and it produces certificates that downstream parties rely on. This assessment examined whether the decisions in that workflow can be reconstructed, reviewed, and explained on the basis of the records it produces.

The workflow scored **58 out of 100** on the Workflow Integrity Score, placing it in the **Developing** band, with an Executive Grade of **C+**. It has real strengths in approval attribution and governance ownership, and material weaknesses concentrated in two domains: **reconstruction** and **exception handling**.

The defining gap. In a meaningful share of sampled cases, a certificate decision could not be fully reconstructed after the fact: the supporting evidence was not bound to the decision, the approval rationale was not recorded, or an exception was resolved informally and never written down. The records confirm that something was issued. They do not always reconstruct why.

WHAT IS WORKING

- Approvals attributed to a named approver in 82 percent of cases.
- Workflow ownership and governance clearly assigned.
- A consistent system of record exists for issued certificates.

WHAT NEEDS ATTENTION

- Decision reconstruction is weak; the basis is often unrecoverable.
- Exception handling is informal and frequently unrecorded.
- Approval rationale recorded in fewer than half of cases.

The recommended path. These gaps are designed to be addressed through a structured control architecture: the **Insurance Control Pack**, implemented through a fixed-scope Control Pack Implementation, detailed in sections 14 and 15.

SECTION 2

02 Workflow Overview

The assessed workflow issues Certificates of Insurance to clients and counterparties, and verifies incoming certificates presented by third parties. The following is a neutral description of the workflow as observed, used as the basis for the assessment.

At a glance

Decisions per month	~ 1,400 (illustrative)
Systems involved	4
Roles involved	3
Automation	Assisted drafting
Human gate	Yes, at approval

Decision points

- Whether to issue a certificate on a request.
- Whether the coverage supports the certificate.
- Whether a non-standard request is allowed.
- Whether an incoming certificate is valid.

OBSERVED WORKFLOW STAGES

STAGE	WHAT HAPPENS	RECORDS PRODUCED
Request intake	A certificate request arrives and is logged.	Request record
Assisted drafting	Drafted with automated assistance from policy data.	Draft, source links
Coverage check	Supporting coverage is checked against the request.	Informal, often not bound
Approval	A human approves issuance, usually a named approver.	Approval record
Exception handling	Non-standard requests resolved, often over messaging.	Often unrecorded
Issuance and record	Issued and stored in the system of record.	Issued certificate record

SECTION 3

03 Workflow Integrity Score

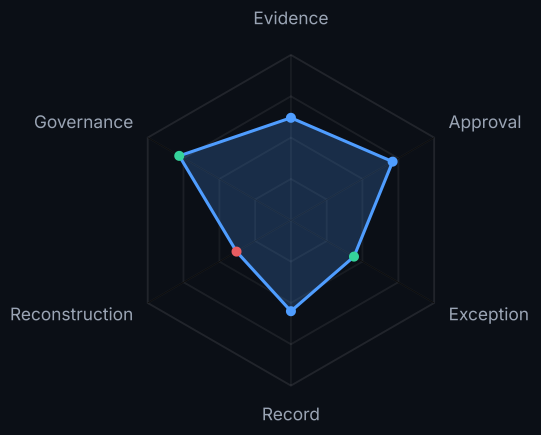
The Workflow Integrity Score is a single 0 to 100 figure summarizing how reviewable and reconstructable the workflow's decisions are across six domains. It is a structured professional judgment, not a precise measurement, intended to be read together with the domain detail rather than in isolation.

SCORE BANDS

0 TO 39	Fragile
40 TO 59	**Developing**
60 TO 79	Established
80 TO 100	Robust

A score of 58 means the workflow has a working accountability foundation with material gaps. It is close to the Established band, held back primarily by reconstruction and exception handling. Band labels describe reviewability posture, not legal defensibility.

SIX-DOMAIN PROFILE



A workflow strong on governance and approval, and weak on reconstruction and exception readiness.

Evidence	62	Record	55
Approval	71	Reconstruction	38
Exception	44	Governance	78

SECTION 4

04 Executive Grade

The Executive Grade translates the Workflow Integrity Score into a single letter for board and leadership communication. It is a summary device, designed to make the assessment legible to people who will not read every domain in detail.

C+

DEVELOPING ACCOUNTABILITY

WHAT THIS GRADE MEANS

GRADE	MEANING
A	Strong reviewability. Decisions are generally reconstructable and reviewable from retained records.
B	Established. Reconstruction is generally possible, with limited gaps.
C	Developing. A working foundation, with material gaps in reconstruction or records. This workflow
D	Fragile. Reconstruction is frequently difficult; accountability is exposed.
E	Critical. Decisions are generally difficult to reconstruct from records.

Why C+ and not higher. The workflow earns credit for clear governance and named approvals, but a grade of B requires that decisions are generally reconstructable from records. Here, reconstruction is weak often enough to hold the workflow in the C band. The plus reflects that the foundations are sound and the gaps are designed to be addressed.

The grade is a communication tool, not a verdict on the people in the workflow. It describes the records the workflow produces, not the competence or intent of those who operate it.

SECTION 5

05 Findings Snapshot

A consolidated view of the assessment's principal findings, each mapped to a domain and a severity. Severity reflects the impact on reviewability and reconstruction, not a judgment of misconduct.

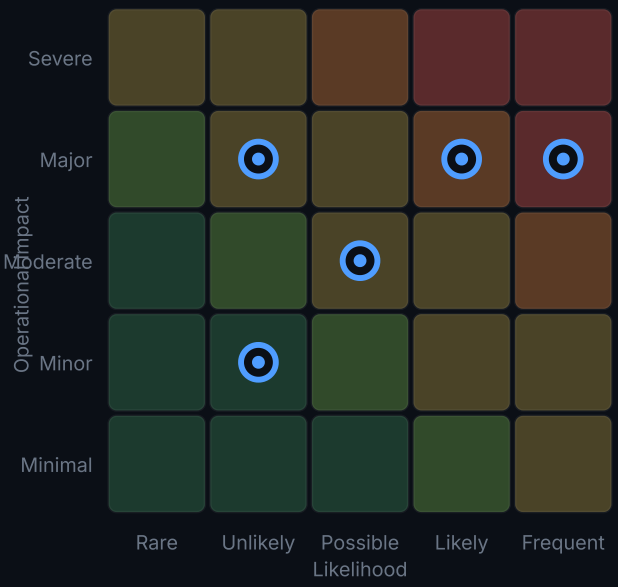
ID	DOMAIN	FINDING	SEVERITY
F-01	**Reconstruction**	The basis of a decision is often not recoverable from records alone.	HIGH
F-02	**Exception**	Non-standard requests are resolved informally and frequently not recorded.	HIGH
F-03	**Approval**	Approval rationale is recorded in fewer than half of sampled cases.	MEDIUM
F-04	**Evidence**	Supporting evidence is stored separately and not bound to the decision.	MEDIUM
F-05	**Record**	Records can be edited after issuance without a tamper-evident trail.	MEDIUM
F-06	**Evidence**	Coverage checks are performed but their result is not consistently captured.	MEDIUM
F-07	**Approval**	Approver authority level is not always verifiable from the record.	LOW
F-08	**Governance**	Ownership is clear, but review cadence for the workflow is informal.	LOW

2	4	2
HIGH SEVERITY	MEDIUM SEVERITY	LOW SEVERITY

SECTION 6

06 Risk Heatmap

Each principal finding is plotted by likelihood and operational impact. This is a planning view of where reviewability risk concentrates. It is an operational risk picture, not a loss prediction, and the positions reflect professional judgment on illustrative data.



Where to prioritize first

The upper-right cluster, reconstruction and exception handling, carries the most reviewability risk. The recommended Control Pack is sequenced to address these two findings first.

FINDING	POSITION	INTERPRETATION
Reconstruction (F-01)	LIKELY / MAJOR	Frequent and high-impact: the core gap to address first.
Exception (F-02)	FREQUENT / MAJOR	Very frequent, contributes to reconstruction weakness.
Record (F-05)	POSSIBLE / MODERATE	Editable records weaken confidence in the system of record.
Evidence (F-04)	UNLIKELY / MAJOR	Less frequent, but high impact when it occurs.
Approval (F-03)	UNLIKELY / MINOR	Lower priority, addressed alongside the above.

Reading the heatmap. Severity here reflects impact on reviewability and reconstruction, not a forecast of financial loss. The chart is a prioritization aid for where to strengthen records first.

SECTION 7

07 Decision Accountability Map

The Decision Accountability Map traces a decision through the six stages that make it reviewable. At each stage, accountability is either present, partial, or weak. A decision's reconstruction readiness depends on the strength of each stage.

STAGE	STATUS	ASSESSMENT
Decision	PRESENT	Decision points are identifiable and logged at intake.
Evidence	PARTIAL	Evidence exists but is often not bound to the decision it supports.
Approval	PRESENT	A named approver is usually recorded; rationale is often missing.
Exception	WEAK	Exceptions are frequently resolved informally and not recorded.
Record	PARTIAL	A system of record exists, but records can be edited without a trail.
Reconstruction	WEAK	The basis of a decision often cannot be rebuilt from records.

Reading the chain. The two strong stages, decision and approval, do not fully compensate for the two weak ones. Because exception and reconstruction are weak, the chain is weakest where later explanation matters most: in the ability to explain, later, why a given certificate decision was made.

SECTION 8

08 Evidence Inventory

A structured inventory of the evidence the workflow produces or relies on, and whether each item is bound to the decision it supports. Binding means the evidence is linked to the specific decision in a way that supports later review.

EVIDENCE ITEM	EXISTS	BOUND	REVIEWABLE LATER
Certificate request record	YES	YES	YES
Policy and coverage data	YES	PARTIAL	PARTIAL
Coverage check result	PARTIAL	NO	NO
Approval record	YES	YES	YES
Approval rationale	PARTIAL	PARTIAL	NO
Exception resolution	RARELY	NO	NO
Issued certificate	YES	YES	PARTIAL
Post-issuance changes	PARTIAL	NO	NO

EVIDENCE STRENGTHS

- Request and issuance records are reliable and bound.
- Named approver is captured in the approval record.

EVIDENCE GAPS

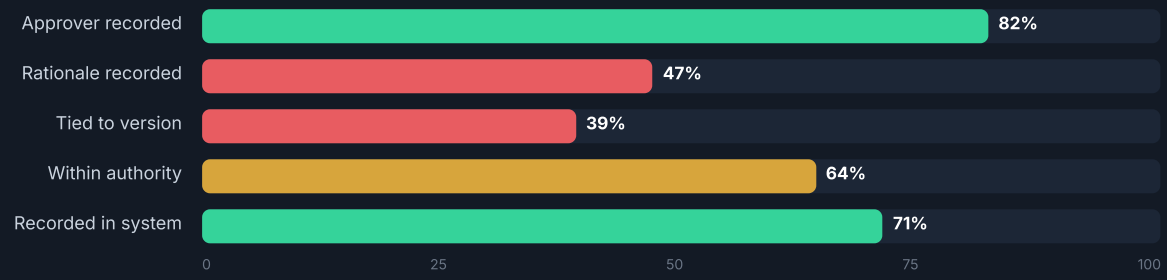
- Coverage check results not consistently captured or bound.
- Exception resolutions rarely evidenced at all.

The binding problem. Several evidence items exist but are not consistently linked to the decision they support. Evidence that is present but not retained with the decision is harder to use in a later review.

SECTION 9

09 Approval Coverage

Approval coverage measures how completely each approval is recorded: who approved, why, against what version, within what authority, and in which system. Complete approval records are easier to reconstruct; partial ones create review gaps.



APPROVAL ATTRIBUTE	COVERAGE	INTERPRETATION
Approver recorded	82%	Usually present; a genuine strength of the workflow.
Rationale recorded	47%	Often missing; the reason for approval is not captured.
Tied to version	39%	The exact version approved is frequently not identifiable.
Within authority	64%	Authority is often, but not always, verifiable.
Recorded in system	71%	Most approvals reach the system of record.

The rationale gap. An approval that records who but not why is an incomplete accountability record. When rationale and version are missing, a reviewer can see that an approval happened but cannot reconstruct the judgment behind it. Addressing the rationale and version gaps is among the high-value improvements to prioritize.

SECTION 10

10 Exception Readiness

Exception readiness measures whether non-standard cases are routed, resolved, and recorded in a way that can be reviewed later. Exceptions are often where decisions become most consequential and, in this workflow, least documented.

44	~18%	Informal
EXCEPTION DOMAIN SCORE	EXCEPTIONS RECORDED	PRIMARY CHANNEL

HOW EXCEPTIONS ARE HANDLED TODAY

- Most exceptions resolved over messaging or in conversation.
- Resolutions rarely written back to the system of record.
- No consistent routing of exceptions to a defined owner.
- The reason an exception was allowed is seldom captured.

WHAT GOOD READINESS LOOKS LIKE

- Exceptions routed to a named owner with authority.
- Each resolution records what was allowed and why.
- The resolution is bound to the decision and recorded.

Why this is the priority. Exceptions are, by definition, the decisions that departed from the standard path, which makes them the decisions a reviewer may examine. An unrecorded exception can become a major reason a decision is difficult to reconstruct. This domain is a major contributor to the workflow's reconstruction weakness.

SECTION 11

11 Scoring Breakdown

The Workflow Integrity Score aggregates six domain scores. Each domain is assessed against defined criteria and scored on a consistent scale. The detailed weighting and scoring implementation are proprietary; the logic and the domain results are shown here for transparency.

DOMAIN	SCORE	BAND	PRINCIPAL REASON
Evidence	**62** / 100	ESTABLISHED	Evidence exists but is inconsistently bound.
Approval	**71** / 100	ESTABLISHED	Named approver strong; rationale weak.
Exception	**44** / 100	DEVELOPING	Informal, largely unrecorded handling.
Record	**55** / 100	DEVELOPING	System of record exists but is editable.
Reconstruction	**38** / 100	FRAGILE	Basis of a decision often unrecoverable.
Governance	**78** / 100	ESTABLISHED	Clear ownership; informal review cadence.

HOW TO READ THE SCALE

Each domain is assessed for whether its accountability elements are **absent**, **partial**, or **present and consistent**, then expressed on a 0 to 100 scale per domain. The aggregate reflects the combined profile, with weaker domains pulling the total down more sharply where they are central to reconstruction. The score is a structured professional judgment, designed to be repeatable, not a precise measurement of an exact quantity.

The arithmetic of the gap. Two strong domains (governance, approval) and one fragile domain (reconstruction) produce a middle score, because reconstruction is weighted heavily: it is the domain that determines whether everything else can actually be reviewed. Improving reconstruction readiness would likely improve the overall score.

SECTION 12

12 Key Risks

The principal reviewability risks this workflow carries today. These are risks to the ability to review and explain decisions later. They are not allegations that anything has gone wrong, and they are not legal conclusions.

Risk 1. Decisions cannot always be reconstructed

If a certificate decision is questioned months later, the workflow often cannot rebuild the basis for it from records alone. This is the central operational exposure: it affects disputes, internal review, and future external review.

Risk 2. Exceptions often leave little trail

Non-standard decisions, the ones most likely to be questioned, are the least documented. The reasoning that justified an exception typically lives only in messaging or memory.

Risk 3. Approval rationale is thin

Approvals record who but frequently not why or against which version, leaving approvals that are attributed but not fully reconstructable.

Risk 4. Records may be editable without a tamper-evident trail

Because issued records can be changed without a tamper-evident trail, the system of record may not, by itself, provide enough evidence that a record is unaltered.

The common thread. Every risk above is a reconstruction risk. None requires anyone to have acted in bad faith. They describe a workflow that can produce outcomes faster than it produces the records needed to explain them later.

SECTION 13

13 Estimated Operational Exposure

A structured, qualitative estimate of where the workflow's reviewability gaps create operational exposure. This is an operational planning estimate, not a loss prediction, and it does not forecast any financial figure or probability of loss.

EXPOSURE AREA	LEVEL	BASIS
Dispute reconstruction	ELEVATED	Decisions hard to rebuild if a certificate is contested.
Internal review effort	ELEVATED	Reconstructing a case requires manual, time-consuming effort.
Exception accountability	ELEVATED	Unrecorded exceptions cannot be reviewed or learned from.
Record integrity	MODERATE	Editable records weaken confidence in the system of record.
Knowledge concentration	MODERATE	Reasoning held in memory is lost when people move on.
Approval explainability	MODERATE	Thin rationale makes approvals harder to explain later.
Governance oversight	LOWER	Ownership is clear; cadence could be formalized.

How to use this. This estimate is a prioritization aid. It points to where strengthening reviewability could help reduce operational ambiguity and review effort, in order: exception capture, reconstruction, and record integrity. It deliberately attaches no monetary figure, because doing so would imply a precision this assessment does not claim.

SECTION 14

14 Recommended Control Pack

Based on the findings, the recommended next step is the **Insurance Control Pack**, implemented through a fixed-scope Control Pack Implementation: a defined set of controls designed to support stronger reviewability in the workflow's weakest domains. It does not certify compliance or guarantee any outcome.

CONTROL	TARGETS	ADDRESSES
Evidence binding	Link coverage checks and source data to the specific decision record.	F-04, F-06
Approval rationale capture	Require a recorded reason and version at the approval gate.	F-03, F-07
Exception routing and record	Route exceptions to a named owner and record the resolution.	F-02
Tamper-evident records	Make post-issuance changes easier to detect with an integrity trail.	F-05
Reconstruction view	Assemble the retained basis for a decision into a reviewable record.	F-01
Review cadence	Formalize a periodic review of the workflow's accountability.	F-08

DESIGNED TO SUPPORT MOVEMENT

- Reconstruction: intended movement from 38 toward Established.
- Exception: intended movement from 44 toward Established.
- Overall score: intended movement from 58 toward 70 plus.

Designed to support, not guaranteed. Actual movement depends on implementation and adoption.

COMMERCIAL BASIS

Insurance Control Pack	**from $6,000**
Implementation	**$6,000 to $9,000**
Audit credit	**50% within 30 days**

Available after a Workflow Audit when the fit is strong. Final scope and price confirmed before any commitment. Typical planning range: Control Pack Implementation often falls in a 4 to 6 week planning range, confirmed at scoping.

REFERENCE

+ Intended Movement After Controls

If the recommended controls are implemented and adopted, this is the intended direction of movement for the weakest domains and the overall posture.

This is an intended direction, not a guaranteed result. Actual movement depends on implementation quality, adoption, and the agreed scope.

AREA	CURRENT SAMPLE POSTURE	INTENDED DIRECTION AFTER CONTROLS
Reconstruction	38 / 100 FRAGILE	Toward 60+ / 100, Established
Exception Readiness	44 / 100 DEVELOPING	Toward 60+ / 100, Established
Overall Workflow Integrity Score	58 / 100 C+	Toward 70+ / 100, B range
Approval Rationale	Often missing	More consistently captured with identity, timing, and rationale
Evidence Binding	Partial	More consistently linked to the decision record
Records	Editable without integrity trail	Structured records with integrity checks

Designed to support movement, not guaranteed. Movement depends on implementation and adoption.

No obligation to continue. This report is a starting point, not a commitment to continue. The client may use the report internally, build controls independently, request an Insurance Control Pack, proceed to Control Pack Implementation, or stop here.

SECTION 15

15 Implementation Roadmap

A sequenced, fixed-scope path to strengthen the workflow, ordered to address the highest-impact gaps first. This roadmap is illustrative of how an implementation would be structured; exact sequencing is confirmed at scoping.

Phase 1. Address the reconstruction-critical gaps

- Stand up exception routing and resolution recording.
- Introduce the reconstruction view for a decision's retained basis.

Rationale: directly targets the two high-severity findings.

Phase 2. Strengthen evidence and approval

- Link coverage checks and source data to the decision.
- Require recorded rationale and version at approval.

Rationale: raises the partial domains to consistent.

Phase 3. Harden records and formalize review

- Introduce tamper-evident records for post-issuance changes.
- Formalize a periodic accountability review of the workflow.

Rationale: supports the gains and helps sustain them over time.

Re-assessment. After implementation, a re-assessment can evaluate how far the Workflow Integrity Score and weaker domains have moved. The intended direction is to improve the workflow toward the Established band, with reconstruction readiness no longer the main limiting factor.

REFERENCE

+ Sample Report FAQ

Common questions about how to read this demonstration sample and a real Workflow Audit report.

Is this a real client report?

No. This is a demonstration sample. The client, data, findings, scores, and figures are fictional and illustrative.

Is the score fixed?

No. A Workflow Integrity Score reflects the assessed workflow and records at the time of review.

Can the score improve?

Yes. The recommended controls are designed to support improvement, but movement is not guaranteed and depends on implementation and adoption.

Is this a legal opinion?

No. This is not legal advice, not a legal defensibility opinion, and not prepared as legal evidence.

Does this report certify compliance?

No. It does not certify compliance, provide regulatory approval, or replace legal, compliance, or internal audit functions.

What if the underlying data changes?

The report is based on the materials and records reviewed. Different data or changed workflows may produce different findings.

Can the workflow be re-assessed later?

Yes. A later re-assessment can evaluate whether reviewability and reconstruction readiness have improved.

SECTION 16

16 Scope and Limitations

The boundaries of this assessment, stated plainly so the report is read for what it is.

SCOPE

- A single workflow: COI issuance and verification.
- Six accountability domains assessed.
- Reviewability and reconstructability, from records.

LIMITATIONS

- A demonstration sample; data and findings are fictional.
- Evaluates reviewability, not decision correctness.
- Scores are professional judgments, not measurements.
- The exposure estimate is qualitative, not a forecast.

WHAT THIS REPORT DOES NOT DO

- It does not certify compliance or provide regulatory approval.
- It does not constitute legal advice or a legal defensibility opinion.
- It does not guarantee any outcome, loss reduction, or return on investment.
- It does not prove the correctness, fairness, or safety of any decision.

How to use this report. Read it as a structured, honest map of where this workflow's decisions are easier or harder to reconstruct, and as a basis for deciding whether to strengthen the weak domains. Its value is clarity about reviewability, nothing more and nothing less.

THE CLOSING LINE

Reviewability is not asserted. It is engineered.

This demonstration sample illustrates the structure and depth of an OpLogica Workflow Audit report. A real assessment examines your workflow, with your records, and produces findings specific to it.

Decision Accountability Infrastructure

Workflow Audit | Insurance Control Pack | Control Pack Implementation | OpLogica Verify · Community Edition

Demonstration Sample. Fictional client and data. Not compliance certification, not legal advice, not a guarantee of any outcome.

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Decision Accountability Infrastructure

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oplogica.com/products/workflow-audit