

ILLUSTRATIVE EVIDENCE PACKET

Approval-rate disparity review

A concrete example of how one screening result can preserve its comparison, scope, limitations, and human next step.

EVALUATION BOUNDARY

Synthetic input only

No underwriting change

Human review

This packet demonstrates an evidence structure. It is not legal advice, certification, a customer result, or proof that unlawful discrimination occurred.

VERSION

1.0 / August 2026

METHOD

Adverse impact ratio

SOURCE

Representative synthetic data

The configured screening threshold was crossed.

0.77

ADVERSE IMPACT RATIO

Illustrative comparison-group favorable outcome rate divided by the reference-group rate.

REFERENCE RATE

82.4%

COMPARISON RATE

63.5%

WINDOW

Jan-Mar sample

THRESHOLD

0.80

SCREENING INTERPRETATION

The result is below the configured 0.80 review threshold. That creates an investigation trigger, not a legal determination.

A qualified reviewer should examine population definition, sample size, policy context, data quality, and plausible alternative explanations before deciding what the result means.

Every finding retains the context needed to reproduce and challenge it.

POPULATION	Representative synthetic installment-loan applicants
DECISION FIELD	Favorable outcome: approved
COMPARISON	Selected synthetic cohort against documented reference cohort
MEASURE	Adverse impact ratio, two-decimal display
RULE	Flag values below the configured 0.80 screening threshold
OWNER	Assigned institutional reviewer

REVIEW QUESTIONS

Is the cohort definition appropriate? Is the sample stable enough? Did policy or channel mix change?
Are missing or inferred attributes affecting the result?

The output becomes useful when ownership and limitations travel with it.

REVIEW CHECKLIST

- ☐ Confirm population and reference group
- ☐ Assess sample size and data quality
- ☐ Document plausible explanations
- ☐ Record disposition and owner
- ☐ Set follow-up date or close rationale

EXPORT MANIFEST

- 01 Method and version
- 02 Population definition
- 03 Metric inputs and result
- 04 Threshold configuration
- 05 Reviewer action
- 06 Known limitations

KNOWN LIMITATIONS

Observed disparity does not identify cause. Small samples may be unstable. Missing or inferred demographic attributes can change results. Supplied data and configuration determine output quality.

Methodology and current primary references: avarent.app/methodology