WHITE PAPER

Verified AI work: a governed operating layer for small business

PC Labs, Premier Choice Intelligence

ABSTRACT

Small businesses are starting to hand real work to AI agents: answering customers, following up, keeping records and preparing documents. Much of that work is unsupervised in a specific sense. The agent that does the work is also the one that reports on it, the work is not tied to a lasting record, and little stops an agent from speaking or spending for the owner.

This paper describes the governed operating layer we are building at Premier Choice Intelligence to address that. It rests on five design principles. Machines do recurring work. Agents improve the machines. Every task is verified by a second party against the record. Anything that speaks for the owner, spends money or cannot be undone waits for the owner's approval. Everything attaches to a living record, so nobody starts over.

We describe each principle, walk through a worked example and state plainly what we have not yet proven. We run our own companies on this layer first. We have no outside customers or published results yet, and this paper makes no performance claims.

SECTION 1

The problem with unsupervised AI work

AI agents can now draft a reply, update a spreadsheet, follow up on a quote or prepare a report. For a small business with no spare staff, that is a real opportunity. It also brings risks that a large company would catch with reviewers, auditors and process owners, and that a small business usually cannot.

- **The worker grades its own work.** In most setups "done" means the agent said it was done. The log that records the work is written by the same agent whose work is being judged.
- **Work without memory.** Each session starts over. Context lives in a conversation that ends, and the owner explains the business again and again.
- **Actions that speak for the owner.** An agent that can send a message, post, pay or delete can do lasting harm with one wrong step. A message sent to the wrong customer cannot be unsent.
- **Activity that looks like progress.** Drafts, messages and log entries pile up. It is easy to count them and hard to see whether any promise to a customer was actually kept.
- **Dependence on one tool or account.** When a provider changes, an account lapses or a model is retired, the work can stop and its history can be lost with it.
- **Owners cannot audit.** A small business rarely has the time or skill to review what an AI system did, line by line.

None of these is a reason to avoid AI. They are reasons to put a structure around it, the same way a business puts structure around a new employee: a clear job, a record of what was done, someone other than the employee who checks the work, and limits on what the employee can sign.

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SECTION 2

Design principles

Our operating layer is built on five principles. Each one answers one of the risks above, and each one is something we use in our own companies every day.

2.1 Machines do the recurring work

A machine is a scheduled, repeatable job that does recurring work the same way every time: sending a reminder, filing a record, checking an inbox, building a weekly summary. Machines are small and named. Their inputs and outputs are written to the record, they can be inspected, and they can be switched off.

We prefer machines to agents for anything that repeats, because a machine behaves the same way on the hundredth run as on the first, its cost is predictable, and its work is easy to check. A business whose recurring work runs on machines keeps running when the agents are switched off.

2.2 Agents improve the machines

AI agents do not run the business; they improve the machines that do. Agents watch machines, find gaps and failures, and propose or build improvements. When an agent notices it is doing the same work by hand a second time, that work becomes a candidate for a new machine.

Agents are defined by written role definitions stored as data and versioned like any other record. One general-purpose executor can take on a specialist role by reading its definition, rather than needing new code for each agent. This keeps behavior inspectable, lets a role be corrected in one place, and keeps the business independent of any single AI provider: the role, the record and the checks stay the same when the model underneath changes.

2.3 Second-party verification

Every task has a check. Work counts as done only when a second party, not the worker, confirms it against the record. Checks are written as read-only tests against the live record. Each one answers a single question: is this promise being kept right now?

- **The check belongs to the work, not the worker.** The team responsible for a promise writes the check for it. The agent doing the task cannot rewrite the test it will be graded by.
- **A check must be able to fail.** We test each check by breaking the promise in a safe setting that is rolled back afterwards, and confirming that the check turns false. A check that cannot fail proves nothing.
- **A different party ratifies the check.** A check counts only after someone other than its author has reviewed it and agreed that it tests the real promise.
- **We count verified outcomes, not activity.** Progress is measured by promises with passing checks, not by messages sent or entries written.

2.4 Human approval gates

Anything that speaks for the owner, spends money or cannot be undone waits for the owner's yes. The gates sit in one place, so the owner can review a day's decisions in minutes.

Category	Examples	What happens
Speaks for the owner	Outgoing email and text, social posts, proposals, replies to customers	Drafted and shown in full with every recipient. Sent only on approval.
Spends money	Purchases, subscriptions, advertising	The price is shown first. Nothing is spent until the owner approves or adjusts it. Daily spending limits act as hard ceilings.

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Category	Examples	What happens
Cannot be undone	Deletions, cancellations, filings, signatures	Waits for an explicit yes, every time.

2.5 Living records

Every person, business, agent and machine has one Living Book: a permanent record that is added to and never quietly rewritten. Each entry says what was asked, what was done and the receipt, meaning the evidence that the check passed. Because the record outlives any single conversation, tool or provider, nobody starts over. Any agent or person can catch up by reading it, and the owner has an audit trail without building one.

SECTION 3

How the layers fit together

The five principles form one layer that sits under every product we make. A request enters through the Living Book. A machine or an agent does the work. A second party checks it against the record. If the work speaks for the owner, spends money or cannot be undone, it waits at an approval gate. Only then is it written to the record as done, with its receipt.

Living Book	One permanent record per person, business, agent and machine
Human approval	Speaks for the owner, spends money or can't be undone: waits for a yes
Verification	Read-only checks against the record, ratified by a second party
Agents	Watch the machines, find gaps, improve them, turn repeat work into machines
Machines	Scheduled, repeatable jobs that do recurring work the same way every time

Figure 1. The governed operating layer. Work rises from machines to the record; nothing reaches the record as done without a check.

SECTION 4

Worked example: a gap assessment

The example below follows one request through our own Gap Meter assessment, from intake to a written action plan. It is an illustration of how the layer works, not a record of a customer engagement.

Step	Who does the work	How it is checked	Approval
1. Request arrives	An intake machine opens a Living Book for the business and records the request.	The record exists and holds every required field.	None needed
2. Self-check scored	A machine scores the eight areas and computes the gap score.	A second party recomputes the score from the raw answers; all eight areas are present.	None needed

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Step	Who does the work	How it is checked	Approval
3. Findings drafted	An agent drafts findings and the top three fixes.	Each finding is traced to a source answer. Unsupported claims are sent back.	None needed
4. Action plan written	An agent drafts the plan; a machine formats it.	Every recommendation links to a finding and carries an impact rank.	A person approves the plan
5. Delivery	A message to the customer is drafted with the plan attached.	Right recipient, right attachment, nothing extra included.	Sent only on approval
6. Follow-up	A reminder machine schedules the follow-up.	The follow-up exists on the record with a date.	Each message approved

If any check fails, the task goes back to the work queue with the reason attached, and nothing is marked done. The owner sees an honest status: what passed, what failed and what is waiting on them. At the end, the business's Living Book holds the request, the score, the findings, the plan, the approvals and a receipt for every step. If the customer comes back a year later, the work picks up from that record.

SECTION 5

Continuity when the agents are off

Because recurring work runs on machines, the record is permanent and the checks are read-only tests against that record, the business should keep its promises even when every agent is switched off. That is a claim we intend to test, not one we have proven. The test we are designing is simple to state: switch off every agent and every AI provider for a full business day, run test customers through intake, assessment and delivery using machines alone, and see how many are served end to end with a receipt at every step, and how quickly each failure is detected and honestly reported.

SECTION 6

How we test it at PC Labs

PC Labs is our research arm. It tests software, systems and AI agents before anything reaches a customer. Nothing ships until it passes here. Our research areas are:

- **Verified agent work:** whether agent-built work can be confirmed by checks rather than by the agent's own report.
- **Governed autonomy:** how human approval gates affect safety and the speed of work.
- **Measuring small-business gaps:** whether a short, structured assessment points to the fixes that matter most.
- **Living records and memory:** whether a permanent shared record lets work continue across people, agents and tools.

The measures we plan to use include: how often a check wrongly passes when a fault is deliberately introduced; the share of promises that have a working check; the share of test customers served end to end with a receipt at every step while agents are switched off; how quickly failures are detected and reported; and how long work waits at each approval gate. We will publish results when we have them, including the ones that disappoint us.

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SECTION 7

Limitations and open questions

- **Early and self-tested.** Everything described here runs in our own companies. We have no outside customers, no independent evaluation and no published results yet.
- **A check is only as good as what it measures.** A check can pass on a recorded verdict instead of the real deliverable. We have already caught and refused this pattern in our own system, and we expect to find more like it.
- **Second parties can share blind spots.** When the verifier is also an AI agent, it may miss what the worker missed. Which checks need a person, and how often, is an open question.
- **Approval gates cost time.** Work waits for the owner. Keeping the approval queue short without weakening the gates is unsolved.
- **Outcomes are hard to measure.** Counting verified promises is better than counting activity, but choosing the right promises to check still takes judgment.
- **Privacy and data handling.** Living records hold sensitive business information. Our controls for access, retention and deletion are still being formalized, and we hold no security or compliance certifications.
- **Cost and fit.** Running machines, agents and checks has a cost. Whether small businesses find the trade worth it, and whether the approach fits settings beyond small service businesses, is not yet known.

SECTION 8

Conclusion

Small businesses do not need AI that does more. They need AI whose work they can trust without checking it themselves. Our answer is a governed operating layer: machines for the recurring work, agents that improve the machines, second-party checks against a permanent record, and the owner's yes before anything speaks, spends or cannot be undone. We are proving it on our own companies first. We test it in our businesses before we bring it to yours.

About Premier Choice Intelligence

Premier Choice Intelligence LLC is a North Carolina software company and the home of PC Labs. It is the technology company of the Premier Choice family of companies. To discuss this paper or our research, talk to us. Call **+1 980-234-5310** · Email **premierchoiceintelligence@gmail.com** · Visit **premierchoiceintelligence.com (preview)**
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