

GLOBAL AI EXPOSURE

CCC

High exposure, unevenly demonstrated governance

525 assessed systems · 498 rated · REI 35.2 · ADI 20.6 · T 69.0%

If this AI decision were challenged tomorrow, what could an independent third party verify and what would still rest on trust?

The market carries substantial exposure alongside unevenly demonstrated governance. Major AI decisions are eventually tested outside the team that made them: by boards, buyers, regulators, insurers, investors and strategic partners.

For senior management, the decisive question is whether the organisation can show what it relied on, how the system compared with the field, and which evidence made the decision reasonable at the time.

Only 150 of the 498 published ratings in GEN1 have a public record strong enough for point-by-point independent verification.

Across the broader monitored population, only about one in five systems is estimated to reach that level of external checkability.

FOUR SIGNALS FROM GEN1

01

The visible market is the better-documented surface

The assessed field resolves to CCC. The broader monitored population is estimated one band lower, at CC. The visible surface of the AI economy therefore overstates how much governance the wider market can actually demonstrate.

02

Governance proof moves separately from regulatory pressure

Regulatory pressure and demonstrated accountability move on distinct tracks. A heavily regulated provider can still leave a thin external governance record, which is why both dimensions must be read together.

03

A material part of the market is already ahead of the binding map

122 systems would fall into a benchmark high-risk category while no binding risk class currently reaches them. Within that group, 26 combine benchmark high-risk with zero publicly demonstrated controls.

04

The strongest positions leave evidence behind

Healthcare is the clearest example. In the publication-ready GEN1 classification, 51 of 103 healthcare systems are independently checkable from the public record.

The strongest RATE AI positions are supported by evidence that survives independent reconstruction.

THE DISTANCE TO A STRONGER POSITION IS OFTEN CONCRETE

278

systems sit in the T 50-90 repair range

For a typical system in this group, around two of the five governance evidence areas still need stronger, verifiable records before the position can be reassessed with greater confidence.

The missing evidence most often concerns human oversight, contestation, explanation, decision traceability or automated-decision control. That gives management a concrete agenda: identify the few records that matter, make them verifiable, and test whether the stronger evidence changes the external position.

A board can move from “improve AI governance” to a finite decision: close these two evidence gaps, verify the change independently, then re-read the position.

EVIDENCE INFRASTRUCTURE

The strongest positions leave a usable record behind.

The most consistently checkable parts of GEN1 share a practical characteristic: they operate through publication or authorisation infrastructures that leave durable evidence behind. Healthcare is the clearest example; official algorithm registers show the same mechanism in government.

Organisations often possess more governance than the market can see. Turning that governance into reusable, externally checkable evidence can improve procurement credibility, board confidence and transaction readiness without changing the underlying product.

WHAT THIS CHANGES FOR A CONSEQUENTIAL AI DECISION

Buy

Compare finalists on the same external evidence scale before provider claims become contractual assumptions. Set conditions, evidence obligations and reopen triggers before signature.

Deploy or scale

Know whether a change in model version, jurisdiction, use case or supplier changes the basis on which the deployment was approved.

Invest or acquire

Separate valuable AI capability from evidence debt before the term sheet. Price the gap while leverage still exists.

Govern and defend

Preserve the basis of the board decision in a dated, independently evidenced file so the organisation can show what it knew and when the decision should be reopened.

RATE AI Independent Review places a live decision against the measured external field and identifies the conditions that matter before the organisation proceeds. Continuous Intelligence then watches the provider, system, evidence, dependencies and regulatory route that can make the original decision stale.

THE BOARD TEST

Could we defend this AI decision today?

Would we know the moment it stopped being defensible?

Bring RATE AI the consequential AI decision you expect to make in the next 90 days.

rateaiglobal.com/contact

HOW TO READ THE RATE AI POSITION

The headline rating

RATE AI uses a 12-band scale from AAA to D. AAA is the strongest position and D the most severe. The headline band is the primary comparative signal; the underlying axes explain why a system, industry or jurisdiction occupies that position.

AAA · AA · A · BBB · BB · B · CCC · CC · C · DDD · DD · D

REI | Risk Exposure Index

The exposure axis. Higher REI values indicate greater exposure to consequential use, binding rules, restrictions, enforcement and related external pressure. REI is reported separately from the headline band.

ADI | Autonomy of Decision Index

The demonstrated-governance axis. Higher ADI values indicate stronger verifiable evidence of controls such as human oversight, review, explanation and decision traceability.

T | Transparency

The share of the applicable evidence surface that resolves from public sources. T is reported as a percentage. In GEN1, ratings at T≥90 are the positions that can be checked point by point against the public record.

Read together

The band states the comparative RATE AI position. REI shows how much exposure the position carries. ADI shows how much governance is demonstrably in place. T shows how much of that reading an external party can independently reconstruct from public evidence.

A strong reading brings the headline band, exposure, demonstrated accountability and evidentiary visibility into one coherent position.

Full methodological documentation: THE RATE AI METHOD · Rating Assignment Methodology v1.0.2 · Aggregation Protocol v1.0.