

FRAMEWORK OVERVIEW

# Human Authority Index —

A governance standard for measuring human decision authority across AI-influenced systems.

68%

of boards say they lack visibility over AI decision risks

\$2.4M

average cost of an AI governance failure

0

organisations with a scored, defensible HAI position — yet

"HAI is the first structured framework for measuring, scoring, and assuring human decision authority across AI-influenced systems — producing a scored, auditable position organisations can defend to boards and regulators."

— HAI Framework Definition, Chameleon Mettle Group

THE FIVE DIMENSIONS OF HAI

01

### Decision Ownership

Is there a named human who owns the outcome — and knows it?

When accountability is named, liability is contained.

02

### Override Capability

Can a human meaningfully intervene — and is that pathway tested?

A policy-only override is not a control. HAI measures whether it works.

03

### Explainability Access

Does the executive understand enough to exercise judgment?

Accountability without comprehension is exposure without protection.

04

### Escalation Architecture

Are escalation triggers defined and owned before an incident?

Regulators want evidence these existed before — not during — a failure.

05

### Psychosocial Impact

Has the human cost of automation been formally identified?

HAI makes the invisible cost of AI adoption measurable.

HAI SCORE — 0 TO 100

Exposed

0–24

Partial

25–49

Governed

50–74

Assured

75–100

## Why your HAI score matters for technology spend

- Translates AI investment into a defensible governance position
- Links technology spend to measurable risk reduction — year over year
- Gives regulators evidence of active oversight before an incident
- Makes the invisible workforce cost of automation formally measurable
- Provides a scored baseline — so governance improvement is trackable
- Embeds ROI language into your board assurance report



# HAI Self-Assessment

Answer honestly. This is your starting position – not a performance review.

For each dimension, score your organisation from 0 (not in place) to 4 (fully documented and tested). Add your five scores for a composite HAI indicator. Use this as your briefing starting point.

## 01 Decision Ownership

- 0 No named human owner for AI-influenced decisions in our key systems
- 1 Ownership is assumed but not formally assigned
- 2 Owners are named in policy but not actively aware of their accountabi...
- 3 Named owners exist, are aware, and have been briefed on their expo...
- 4 Decision ownership is documented, tested, and auditable

## 03 Explainability Access

- 0 Accountable executives cannot explain how AI outputs are generated
- 1 Executives have a high-level understanding only
- 2 Structured briefings have been provided; gaps remain
- 3 Executives can interrogate AI recommendations and identify limitations
- 4 Explainability is embedded in governance; executives exercise indepen...

## 05 Psychosocial Impact

- 0 No assessment of workforce impact from automation has been condu...
- 1 Anecdotal awareness of workforce concerns; no formal assessment
- 2 Workforce impact has been discussed at leadership level
- 3 Formal psychosocial risk identification has been completed
- 4 Psychosocial exposure is mapped, treated, and included in assurance r...

## 02 Override Capability

- 0 No documented override pathway exists for our AI systems
- 1 Override is theoretically possible but not formally documented
- 2 Override pathway exists in policy; not operationally tested
- 3 Override is documented and has been tested at least once
- 4 Override is documented, regularly tested, and owned by a named indiv...

## 04 Escalation Architecture

- 0 No escalation triggers or pathways are defined
- 1 Escalation is informally understood but undocumented
- 2 Escalation is documented but ownership is unclear
- 3 Triggers are defined, owned, and included in governance documenta...
- 4 Escalation architecture is documented, stress-tested, and pre-incident...

### YOUR COMPOSITE SCORE

**0-5**

**Exposed**

Significant gaps. Immediate governance risk. The Fellowship begins here.

**6-10**

**Partial**

Authority exists in places but is not yet systemic. A defined assurance programme will move you quickly.

**11-15**

**Governed**

Controls are emerging. The Fellowship will validate and formalise your position for board reporting.

**16-20**

**Assured**

A defensible, board-ready position. HAI certification and Alumni Circle maintain it over time.

### Why your HAI score matters to your board

- Translates AI spend into a defensible governance position
- Gives regulators evidence of active oversight – before an incident
- Tracks return on governance investment year on year
- Links workforce psychosocial risk to automation formally

### Your next step.

*Book a confidential executive briefing.*

A private 60-minute session with Chameleon Mettle Group to review your self-assessment, determine your governance entry point, and select the right Fellowship pathway.  
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