



When Decisions Cross Boundaries, Their Evidence Gets Left Behind

Independent research across insurance and financial services

The Ask

After 12 months and 85 interviews across multi-party regulated markets, I'm examining an infrastructure question made urgent by AI: decision volume is growing exponentially, beyond what people can reliably track by hand. At the moment a human, AI-assisted, or automated decision is made, can the record identify who is accountable and capture its basis (who or what decided, under what authority, using which rules and evidence, and how a person handled any AI recommendation and its model)? If the decision is disputed, can firms, courts, and regulators reconstruct that record across organizations while the underlying data stays with its owner? I'm testing whether a shared infrastructure layer can make this possible.

I'm looking for a partner in insurance or financial services to help shape a small sandbox study of this infrastructure. There is no charge for companies that take part. Could we talk before year-end? We can choose the use case and sandbox details together.

Who I Am

I'm Alexander D. Barrett, Senior Fellow at the Verida Charter Foundation. I research what happens to the evidence behind a decision as it moves across organizations, platforms, and jurisdictions.

What I've Done

My interviews span six industries and five countries, with most conversations in UK and US insurance and financial markets. I'm currently writing a thesis, *The Aetiology of Boundary Blindness*, and have published [eight papers on SSRN](#). I've also built a working demonstration of how decision evidence can be recorded and shared without moving the underlying data.

Why I'm Doing This

I'm drawn to systems thinking and to problems too large for any one organization to solve. As AI increases the number and speed of decisions, people, companies, and regulators need to know who is responsible for each consequential decision and how it was made, especially when disputes or liability arise. Yet the relevant basis may be spread across systems, organizations and people's knowledge. My research tests whether a shared infrastructure layer can record responsibility and the basis for decisions in real time, then carry that record across firms. At the same time, the underlying data stays with its owner. It would sit beneath existing platforms, adding capability without replacing them; new platforms could build it in. The next step is a partner-led sandbox. I'll publish the findings, including results that do not support the approach.

Second Ask: Support from the Wider Market

For people and organizations who see value in this research but will not take part in the sandbox, I'm seeking support to finish the work. The core ask is £90,000 (\$120,000) for roughly eight months of full-time research, including six months in London. An additional £15,000 (\$20,000) would fund the technical development and operation of Phase 4. Support can come from one sponsor or a pool: suggested individual contributions start at £1,000; trade-association sponsorship or commissioned work ranges from £15,000 to £75,000. Sandbox participation remains free for companies. Sponsors may receive updates and acknowledgment, but do not direct the research or findings.

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