Regulatory Pressure Index

2026-05 · Run 2026-06-22

Measures the monthly volume and intensity of regulatory obligations directed at each GICS sector, normalised against that sector's own recent trend.

1,17,920	11	12mo	2026-05
Events scored	Sectors tracked	Rolling window	Data through

How to Read This Index

Assumptions, methodology, and interpretation guide

What the RPI Score Means

The RPI Score is a z-score: how many standard deviations above or below that sector's own 12-month rolling average this month's regulatory activity is.

0.0 = exactly at recent baseline
+1.0 = moderately elevated (1 std dev above)
+2.0 = significantly elevated (2 std devs)
Negative = below recent baseline (calm period)

What Is Being Measured

Each regulatory document is scored on four factual fields extracted from the source document — no model opinion scores are used:

- Whether the document states penalties or consequences
- How many types of action are required (0–7 categories)
- Whether it cites binding law (statute or rule)
- Whether a concrete effective date is stated

Scores are multiplied by a bindingness factor (enforcement = 1.0, press release = 0.3) and a regulatory-source gate (non-regulatory sources count at 25%).

How to Interpret Movement

▲ Rising score — regulatory activity is increasing faster than recent trend. Watch for new rules, enforcement waves, or deadline clusters.

▼ Falling score — activity is returning to normal after a surge. May indicate a rulemaking cycle completing.

Sustained high (≥1.0 for 3+ months) — a genuine regulatory episode, not a one-month spike. Higher signal value for risk assessment.

Important Limitations

Do NOT compare scores across sectors — crawl coverage differs significantly (Finance has ~4× more sources than most sectors). A score of +2.0 in Finance and +2.0 in Materials both mean "2 std devs above that sector's own baseline" — not equal absolute pressure.

This is NOT a loss predictor — no backtest against enforcement penalties, litigation, or insurance claims has been conducted. It is a leading indicator candidate, not a validated risk signal. Enforcement actions are INPUT, not output — they score as high-bindingness events, not as outcomes to predict.

Sector Overview

Data through 2026-05 · 12-month rolling normalisation

SECTOR	RPI SCORE	MOM	EVENTS	MO
Environment	+3.00	→	3,241	28
Consumer Staples	+2.60	▲	2,952	29
Energy	+2.12	▼	5,101	29
Materials	+1.88	▼	1,037	29
Industrials	+1.67	▼	5,526	29
Utilities	+1.29	▼	1,600	27
Consumer Discretionary	+1.21	→	2,513	29
Health Care	+1.14	▼	13,613	29
Information Technology	+0.93	▼	7,885	29
Communication Services	+0.69	▼	2,455	29
Financials	+0.35	▼	63,667	29

Carver Agents · carveragents.ai · 2026-06-22 | RPI Score = deviation from 12-month rolling baseline | 🔴 ≥2.0 🟠 ≥1.0 🟢 ≥0.0 ⚫ negative

Observations — 2026-05

Key patterns and signals in this run

🔴 Critical Pressure

Environment, Consumer Staples are at ≥2.5 — significantly above historical baseline. These sectors are experiencing a major regulatory episode.

🟠 Elevated Pressure

Energy, Materials, Industrials are between 1.5–2.5 — above baseline but not at peak. Monitor for continuation.

▼ Normalising

Information Technology, Communication Services, Financials are declining toward baseline after elevated periods. Regulatory intensity is subsiding.

⚪ At Baseline

Financials — near average activity. No unusual pressure detected this month.

⚠️ Cross-Sector Note

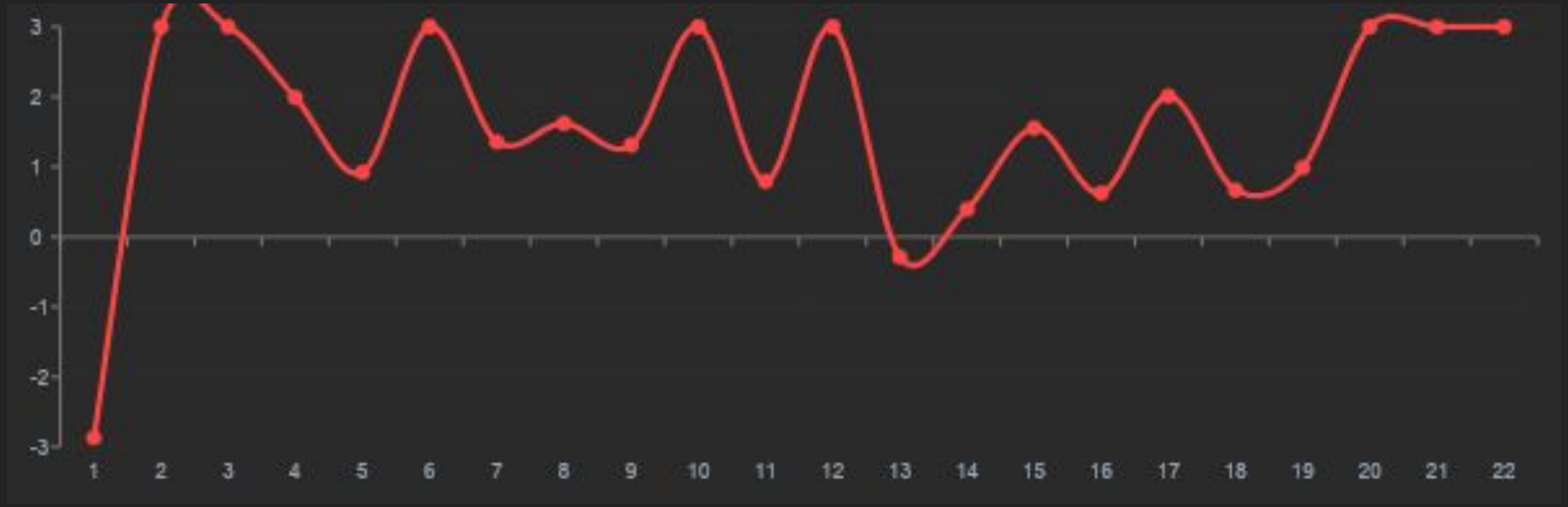
Scores are not comparable across sectors. Each sector is normalised against its own history. +2.0 in Materials and +2.0 in Finance both mean 2 std devs above that sector's baseline — not the same absolute volume of regulatory activity.

Environment

+3.00

3,241	28	Sep-24 (+3.00)	→	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Critically elevated — a major regulatory episode is underway. Pressure has been elevated for 3 consecutive months — sustained episode. Peak was Sep-24 (+3.00); currently near peak levels.

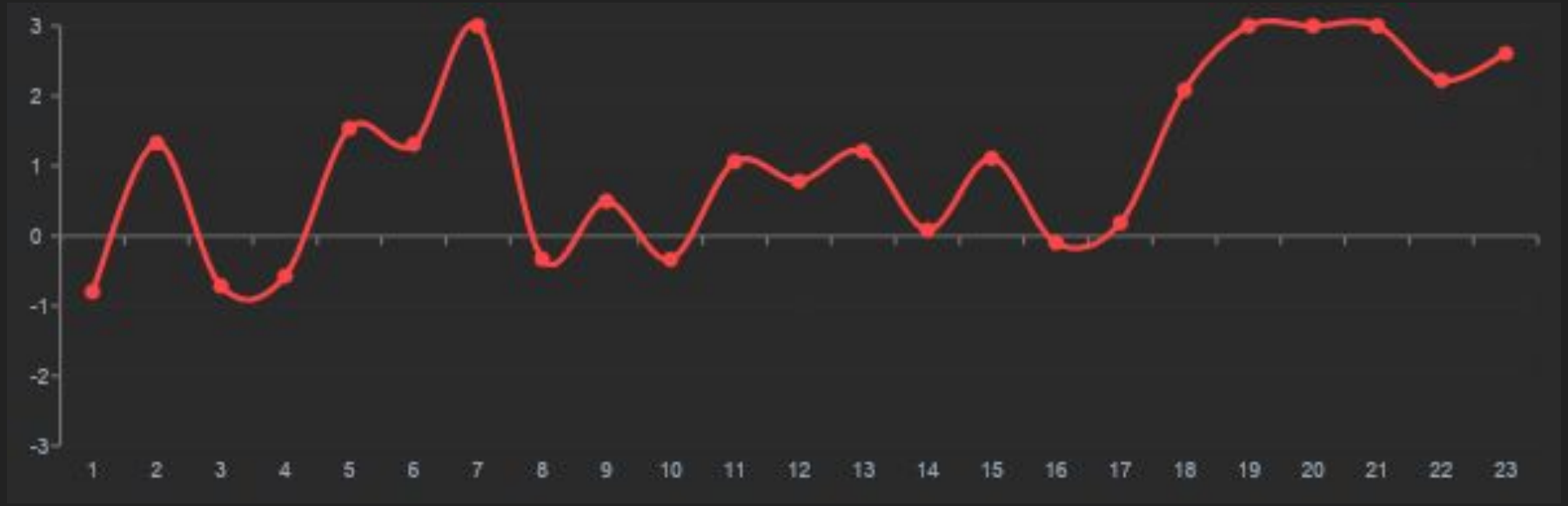


Consumer Staples

+2.60

2,952	29	Jan-25 (+3.00)	▲	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Critically elevated — a major regulatory episode is underway. Pressure has been elevated for 6 consecutive months — sustained episode. Peak was Jan-25 (+3.00); currently near peak levels.

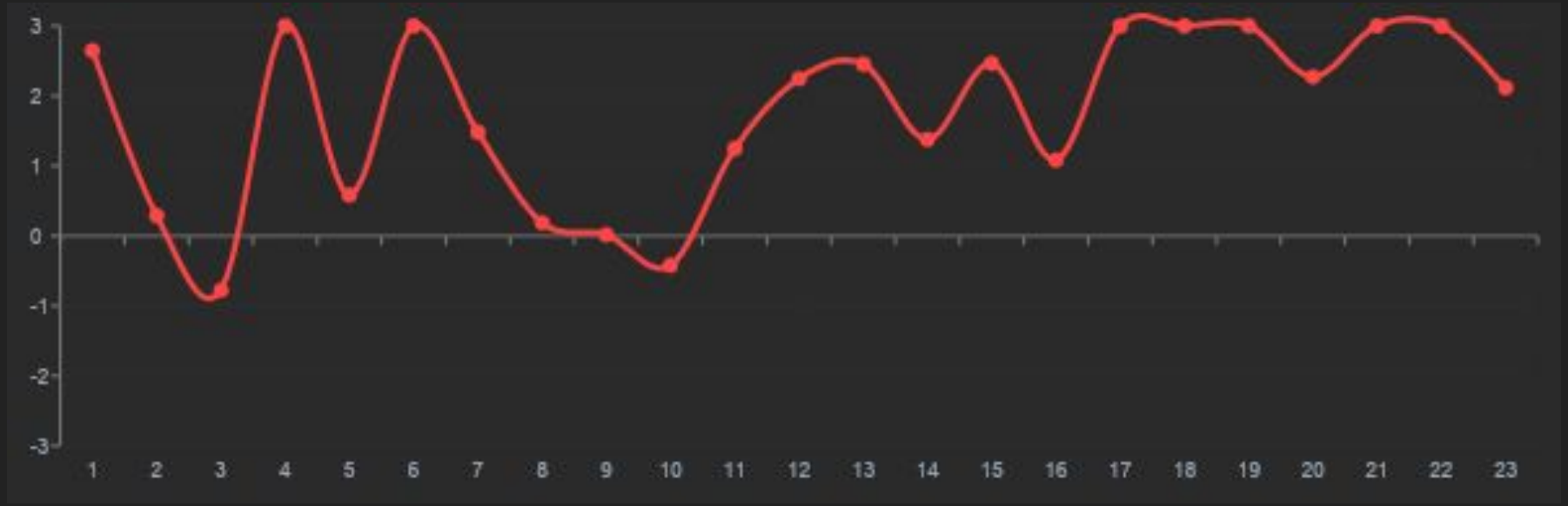


Energy

+2.12

5,101	29	Oct-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Significantly above baseline. Monitor closely for continuation. Pressure has been elevated for 13 consecutive months — sustained episode. Peak was Oct-24 (+3.00); currently easing from that peak.

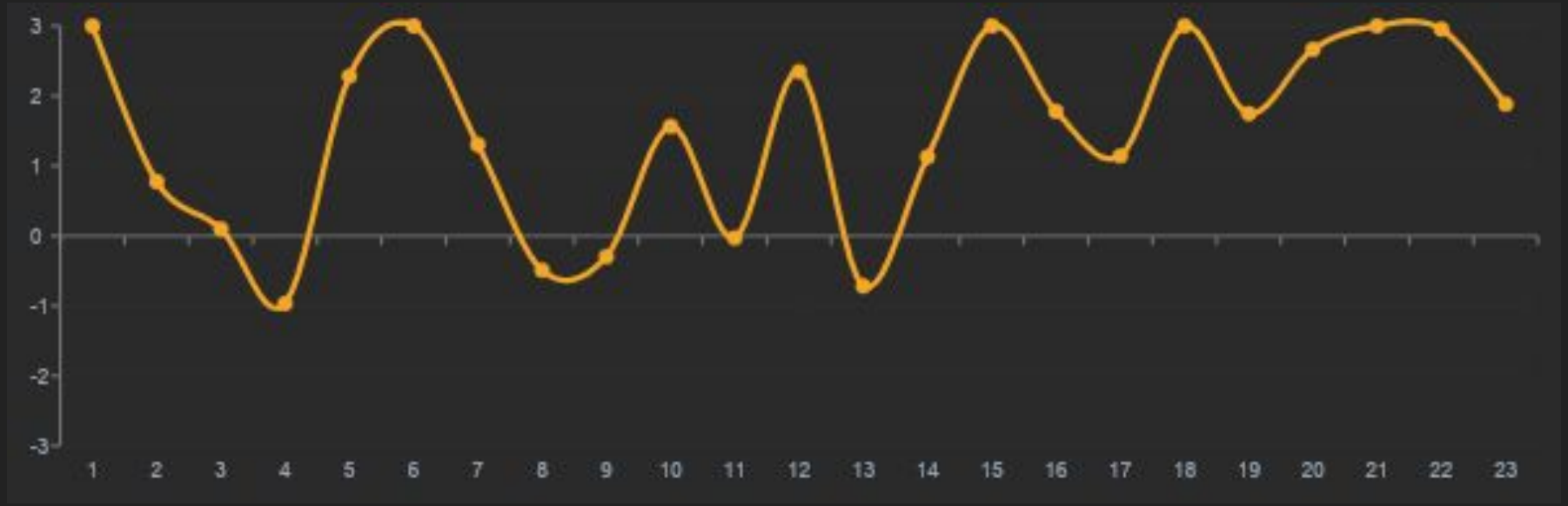


Materials

+1.88

1,037	29	Jul-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Significantly above baseline. Monitor closely for continuation. Pressure has been elevated for 10 consecutive months — sustained episode. Peak was Jul-24 (+3.00); currently easing from that peak.

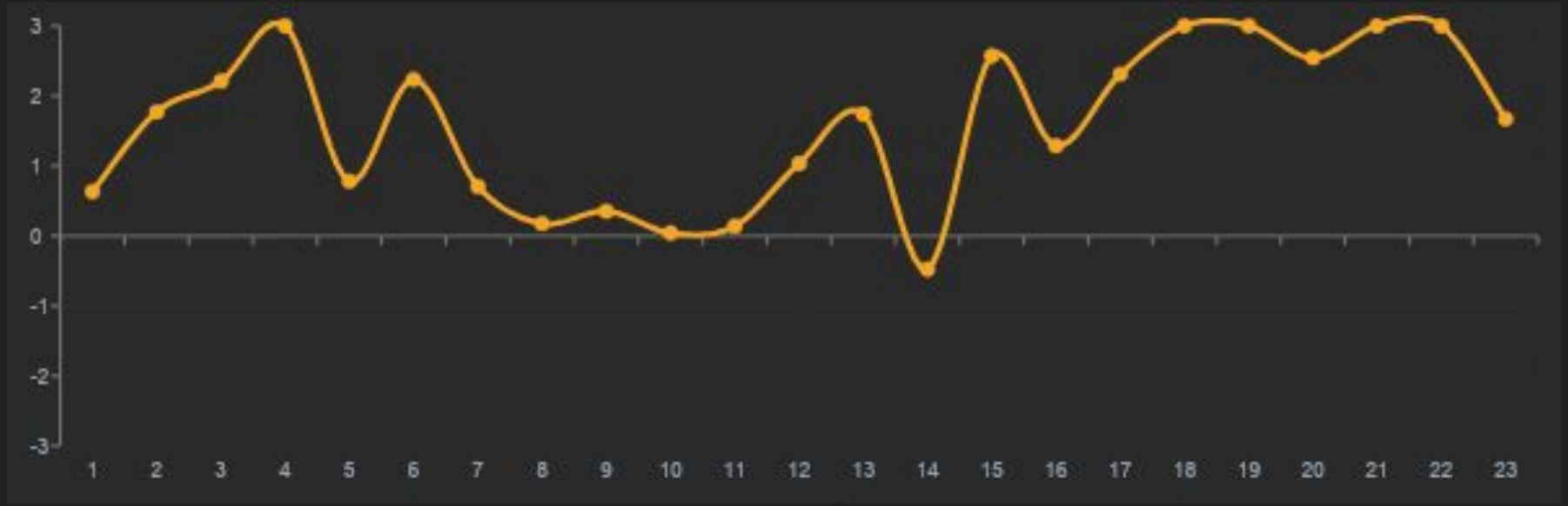


Industrials

+1.67

5,526	29	Oct-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Significantly above baseline. Monitor closely for continuation. Pressure has been elevated for 9 consecutive months — sustained episode. Peak was Oct-24 (+3.00); currently easing from that peak.



Utilities

+1.29

1,600	27	Oct-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

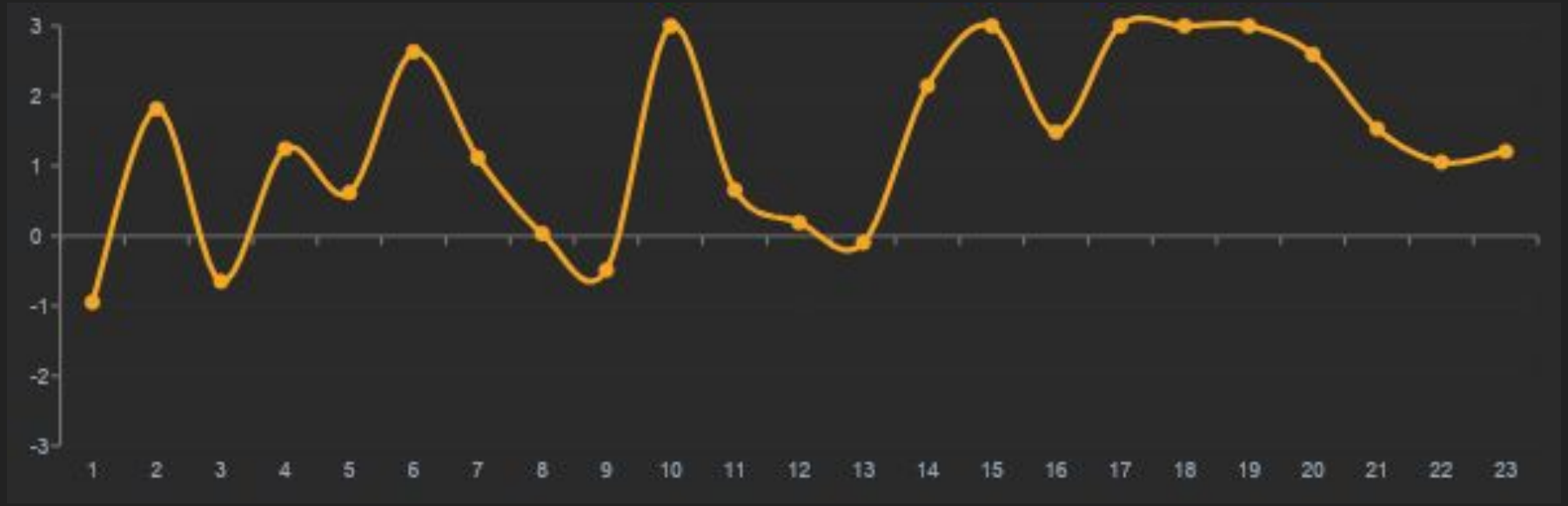
Moderately elevated — above recent average but not alarming. Pressure has been elevated for 4 consecutive months — sustained episode. Peak was Oct-24 (+3.00); currently easing from that peak.

Consumer Discretionary

+1.21

2,513	29	Apr-25 (+3.00)	→	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Moderately elevated — above recent average but not alarming. Pressure has been elevated for 10 consecutive months — sustained episode. Peak was Apr-25 (+3.00); currently easing from that peak.



Health Care

+1.14

13,613	29	Jan-25 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Moderately elevated — above recent average but not alarming. Pressure has been elevated for 14 consecutive months — sustained episode. Peak was Jan-25 (+3.00); currently easing from that peak.

Information Technology

+0.93

7,885	29	Jul-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

Moderately elevated — above recent average but not alarming. Peak was Jul-24 (+3.00); currently easing from that peak.

Communication Services

+0.69

2,455	29	Oct-24 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

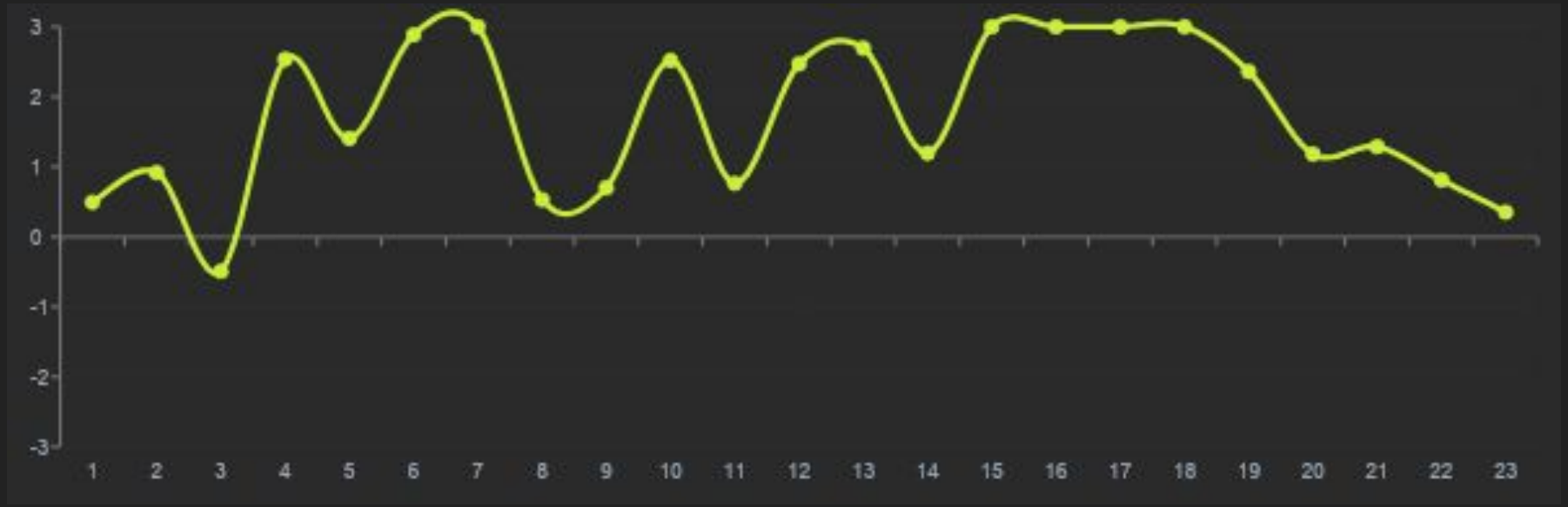
Moderately elevated — above recent average but not alarming. Peak was Oct-24 (+3.00); currently easing from that peak.

Financials

+0.35

63,667	29	Jan-25 (+3.00)	▼	May-26
Events	Months tracked	Peak	MoM trend	Latest month

At baseline — no unusual pressure detected this month. Peak was Jan-25 (+3.00); currently easing from that peak.



Decision-Grade Regulatory Risk Intelligence

- **1000+ regulators**

monitored continuously across 50+ countries

- **20 classification attributes**

per regulatory change — impact, urgency, actionables by function

- Integrates with Slack, Jira, and email

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