Cerebral — TIV Report (Oct 2025)

Date: October 3, 2025

Section Scores

Part 1	Part 2	Part 3	Total	%	Band
15	40	10	55	12.2%	Laggard

Executive Summary

Cerebral is a Laggard. CMP via Ketch and detailed privacy docs are positives, but regulatory fines and no visible tech stack or AI infra drag scores down. Adjusted -10 for FTC/DOJ actions.

Strengths

- Ketch CMP consent mgmt
- Detailed privacy disclosures

Weaknesses

- Regulatory actions
- No CAIO/CDO
- Layoffs; no infra evidence

Part 1 — Business & Strategy (150)

Line Item	Points (awarded/max)	Evidence
1.1 C-Suite & Board	0 / 40	No current CTO/CDO/CIO
1.2 AI Leadership	0 / 10	No CAIO
1.3 Strategy & Financial	10 / 20	AI guiding principles; no capex
1.4 Hiring & Talent	0 / 40	Layoffs; no velocity
1.5 Team Stability	0 / 10	Layoffs
1.6 Culture/Training	5 / 20	AI/DS charter; poor sentiment
1.7 Eng Culture	0 / 10	No OSS/blog evidence

Part 2 — Applications & Data (150)

Line Item	Points (awarded/max)	Evidence
2.1 Web/App Tech	10 / 20	iOS/Android apps; web portal present
2.2 Customer Data & Analytics	10 / 40	Personalization via AI triage statements
2.3 Governance & Privacy	20 / 20	Ketch CMP; detailed privacy policy
2.4 Architecture & Automation	0/30	No APIs/microservices evidence
2.5 Engagement & Marketing	0 / 40	No evidence

Part 3 — Infrastructure (150)

Line Item	Points (awarded/max)	Evidence
3.1 Cloud Strategy	0 / 25	No disclosure
3.2 AI Cloud Partnerships	0 / 15	None named
3.3 Data & Platform Strategy	0 / 25	No named stack
3.4 AI/ML Ops	0 / 20	No evidence
3.5 Compute & Infra	0 / 25	No evidence
3.6 CI/CD & Delivery	0 / 20	No evidence
3.7 Security & Trust	10 / 20	HIPAA/incident disclosure

Gate & Penalty Rationale

Gate not met; adverse event penalty -10; final classification Laggard.

Conclusion

Final classification: Laggard. Total 55/450 (12.2%).

Sources

- Cerebral AI/DS charter
- Ketch case study
- FTC/DOJ orders
- Cerebral privacy policy