

EU AI ACT · DRAFT GUIDELINES · 19 MAY 2026

High-risk AI in essential services

For public bodies, banks, insurers, credit providers, benefit providers and organisations using AI for access decisions.

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- Annex III point 5
 - Practical high-risk classification
 - Commercial readiness briefing for governance teams



CLASSIFICATION LOGIC

3 questions decide the route

Use this as a starting point for AI inventory, gap intake and roadmap.

01

Intended purpose

What output does the system produce, in which context and with what effect on people or operations?

02

High-risk route

Does the use case fall under Annex III point 5, or should Article 5 or Annex I be checked first?

03

Readiness roadmap

Translate the classification into obligations, evidence, training and supplier actions.

Intake question: Could the AI make access to an essential service easier, harder or more expensive?

What falls in scope?

This domain version helps turn a first AI Act gap check into concrete review questions.

AI becomes a high-risk issue when it influences access to public benefits, essential private services, credit, insurance or emergency response.

- Eligibility or access to public assistance benefits and services.
- Creditworthiness assessment and credit pricing.
- Risk assessment and pricing for life or health insurance.
- Emergency call evaluation, triage and dispatch prioritisation.

When does this become a readiness question?

You do not need a final legal conclusion before starting governance work.

Review first

- Benefit eligibility, fraud scoring or case prioritisation.
- Credit scoring, loan approval or dynamic risk pricing.
- Insurance acceptance, risk classification or premium advice.
- Emergency triage that influences response order or urgency.

Define first

- General information chatbots with no eligibility decision.
- Back-office routing that does not affect access or priority.
- Aggregate portfolio analysis without individual outcome.
- Simple document search for human case handlers.

USE CASES

3 situations for the intake

These examples help identify the right stakeholders, documents and evidence path.

01

Benefits

AI flags cases for benefit review or fraud investigation.

02

Credit

AI estimates creditworthiness or advises on loan approval.

03

Emergency

AI helps classify urgency or dispatch priority for calls.

Use this as a scoping aid, not as a final legal conclusion.

EVIDENCE

What a readiness track should produce

Classification should end in actions, ownership and reviewable documents.

Core deliverables

- AI inventory and risk classification
- Provider/deployer role split
- Gap analysis on obligations and evidence
- 30/60/90-day roadmap
- Management summary and next routes

Domain focus

- Decision role, human override and appeal route.
- Fairness and bias controls for protected or vulnerable groups.
- Data quality, proxy variables and explainability.
- Logging, monitoring and escalation in severe outcomes.

SOURCE STATUS

Based on the Commission draft guidelines

Use this as an intake and classification framework. Check final guidance before legal decisions are completed.

Status on 8 June 2026

- The Commission published the draft guidelines on 19 May 2026.
- Annex III contains 8 areas. This briefing works out 1 area practically.
- The formal AI Act text remains leading.

Commission draft guidelines

Annex III official text

Article 6

Gap intake

For decisions with legal consequences, a full system and context review remains necessary.



NEXT STEP

Classify your essential services AI before the roadmap gets stuck.

Embed AI helps turn a loose AI list into a defensible classification, gap analysis and concrete 30/60/90-day roadmap.

Start gap intake

View Readiness Sprint

Book a call



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