FREE RESOURCE FROM FUTURE FACTORS AI

AI Decision Ownership Checklist

One AI-assisted decision, 14 yes/no questions, one named decider. Fill it in before go-live and answer each question in under a minute.

Decision name _____ **Decider (named person)** _____ **Date** _____

		Yes	No
1. Name the decision			
1.1	**Can you state the decision in one sentence that starts with a verb?** *Why it matters: A decision nobody has named gets made by whichever step happens last, and with AI that is often the output itself.*	[ ]	[ ]
1.2	**Is it written down what the AI recommends or drafts, and in what form?** *Why it matters: The reviewer needs to know whether they are looking at a ranking, a draft, a score or a yes/no before they can judge it.*	[ ]	[ ]
1.3	**Are the real options listed, including "do nothing" and "none of these"?** *Why it matters: When the AI offers one option, approving it is the only move left, so the choice has already been made.*	[ ]	[ ]
2. Name the decider		**Yes**	**No**
2.1	**Is the decider one named person, not a team or a committee? [blocks go-live if No]** *Why it matters: Shared ownership tends to mean nobody checks, and nobody can be asked afterwards.*	[ ]	[ ]
2.2	**Can that person override the AI without asking anyone else for permission? [blocks go-live if No]** *Why it matters: Authority to say no is what separates a decider from a signature.*	[ ]	[ ]
2.3	**Does that person have the information and the time to review before the decision takes effect? [blocks go-live if No]** *Why it matters: A review that happens after the decision, or in seconds, is a record, not a check.*	[ ]	[ ]
2.4	**Is a named backup in place for when the decider is away? [blocks go-live if No]** *Why it matters: Without one, the decision either stalls or quietly passes to whoever is nearest.*	[ ]	[ ]
3. Set the checks		**Yes**	**No**
3.1	**Does the reviewer know what to verify the output against, such as source data, a policy or written criteria?** *Why it matters: Reviewing against a feeling produces approvals that cannot be explained later.*	[ ]	[ ]
3.2	**Does the reviewer see the evidence behind the recommendation, not only the recommendation?** *Why it matters: A conclusion without its inputs can only be accepted or rejected, not checked.*	[ ]	[ ]
3.3	**Are there written thresholds that force escalation, such as a person's pay or job, a customer's money, or missing data?** *Why it matters: Some decisions should go up a level by rule, and deciding that in the moment is when it gets skipped.*	[ ]	[ ]
3.4	**Is there a written way to settle a disagreement between the reviewer and the AI output?** *Why it matters: If disagreeing is awkward or undefined, reviewers learn to agree.*	[ ]	[ ]
4. Keep the record		**Yes**	**No**
4.1	**Is the AI output, the human decision, the reason for any override and the date logged?** *Why it matters: The reason for an override is the part that teaches you where the AI or the process is weak.*	[ ]	[ ]
4.2	**Is it clear who can audit the log, and do they know it?** *Why it matters: A log nobody is expected to read is a log nobody keeps well.*	[ ]	[ ]
4.3	**Is a review date set for this decider and this checklist?** *Why it matters: People move roles and tools change, so an answer that was true at launch goes stale.*	[ ]	[ ]

Score: count your yes answers (out of 14): _____ **Any No on 2.1 to 2.4?** [ ] Yes [ ] No **Review date:** _____

Score	Result	What to do
13 or 14 yes	Ready for go-live, if every decider item is a yes	Set the review date and go.
10 to 12 yes	Pilot only	Run it with the decider reviewing every output, and date the fixes for each no.
9 or fewer yes	Not ready	Close the gaps before anyone relies on the output.

The rule that overrides the score: a No on any decider item (2.1 to 2.4) blocks go-live, whatever the total.

This checklist is Future Factors working judgment, not research and not a compliance standard. It is not legal advice and does not on its own satisfy any law or regulation. The score bands are ours; adjust them for your team.