

FRAMEWORK ON ONE PAGE · VERSION 1.0

The Accountability Assumption

Accountability diagnostic · August 2026

TIME TO USE 15 min review / 45 min workshop	AUDIENCE Business, risk, legal, and compliance leaders	OUTPUT A named consequence owner and evidence path
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When an AI system operating on your behalf produces a consequential decision that causes harm, which person in your organization accepted accountability for that outcome before the agent went live, and can you produce the record showing they did?

What it is

The Accountability Assumption appears in three distinct configurations in enterprise AI deployments. Each one is a different answer to the same unasked question.

The Accountability Assumption is not closed by a policy statement or a vendor contract addendum.

Where the assumption hides

The vendor will handle it	The deploying organization assumes the AI vendor is responsible for the agent's behavior.
The platform will handle it, and so will the vendor	In regulated industries, the Accountability Assumption compounds across vendor, platform, and regulated entity.
The upstream vendor will handle it	When an organization deploys AI through a third-party AI vendor, it inherits the governance posture of that vendor's own infrastructure whether it evaluated that posture or not.

A worked example

Situation	A generic enterprise service team is reviewing an agent that recommends routing for incoming customer cases.
Where it lands	Accountability assumption identified
Evidence	The vendor, platform team, and business unit each describe a different owner, while no authorization record names the person who accepts responsibility for the customer outcome.
Gap found	The consequential business outcome is not connected to a named individual with a review cadence.
Next action	Name the consequence owner, document the permitted use and escalation path, and retain the assignment before production use.
Output	A completed accountability assignment with an evidence path.

The one action it produces

A named consequence owner and evidence path

What good looks like

Every agent deployed in the environment has a named Consequence Owner who knows they own it, whose name is in the authorization record, and who was named before the agent entered production operation. The authorization record predates the agent's first live action.

What it cannot establish

This object can expose an unassigned accountability boundary. It cannot determine legal liability, validate a vendor contract, or prove that a named owner has sufficient authority.

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