

The Human-in-the-Loop Decision Guide

FREE asset

Tier 0

AI GOVERNANCE CHAIN™

When a human must stay in control of an AI decision, and how to design that control so it is real, not a rubber stamp.

Abbreviations and Acronyms

No prior knowledge is assumed. Every acronym used in this document is defined below.

AI: Artificial Intelligence

EU: European Union

EU AI Act: the European Union Artificial Intelligence Act (Regulation (EU) 2024/1689)

The WHY

The EU AI Act requires effective human oversight for high-risk AI systems. But "a human is involved" is not the same as "a human is in control." This guide helps you tell the difference and design oversight that actually works.

Three models of human control

Model	What it means	Use when
Human in the loop	A person approves each action before it happens.	Stakes are high, volume is low.
Human on the loop	The system acts, a person monitors and can intervene.	Stakes are moderate, volume is high.
Human in command	A person sets the rules and can shut the system down at any time.	Always, as the backstop.

The five tests of real oversight

1. The reviewer has the authority to override or stop the system.
2. The reviewer has the information needed to judge the output.
3. The reviewer has the time to review (not pressured to approve in seconds).
4. The reviewer is competent in the domain.
5. The reviewer is not penalized for overriding the system.

If any test fails, the oversight is cosmetic, not effective.

Where free ends and paid begins

- - FREE (what and why): the three models and the five tests.
- - PAID (how): oversight design patterns embedded in the architecture in the AI Architecture Governance Blueprint (Tier C).

Your next step: Get the [EU AI Act Compliance Pack, Full Edition](https://www.aigovernancechain.com/storefront.html) in the Execution Library (www.aigovernancechain.com/storefront.html, section: The Flagship Packs). Every instrument in the Execution Library is also included in the [Governance Vault](#), the all-access annual licence.

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AI Governance Framework

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