

AI-Human Interaction: Practical Questions for a Ubiquitous AI World

Systems Guidance for Organizations Designing, Deploying, Buying, Insuring, Regulating, or Overseeing Human-Facing AI

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Core premise

AI is moving out of a single chat window and into everyday systems, relationships, platforms, devices, and physical environments. As AI becomes ubiquitous, human-facing boundaries must become ubiquitous too.

What this brief is for

This brief is designed to help organizations ask better questions before human-facing AI risk becomes an incident, a liability, or a loss of trust. It is not a compliance scorecard and it does not assume every AI system needs the same controls. Use the sections that match the system you are building, buying, funding, insuring, auditing, or governing.

- AI developers, product teams, model and agent providers
- Boards, executives, risk officers, legal and compliance teams
- Insurers, underwriters, brokers, and corporate risk managers
- Regulators, auditors, safety organizations, and standards bodies
- App stores, marketplaces, payment and distribution platforms
- Schools, youth organizations, elder-care and healthcare-adjacent buyers
- Procurement teams, investors, and organizations adopting AI from third parties

How to use it

- Ask about actual system behavior, not intended design or policy language alone.
- Treat “unknown” as a finding: it identifies a boundary that has not yet been examined.
- Use the questions in design reviews, vendor due diligence, underwriting, procurement, board risk review, regulatory assessment, and post-incident learning.

- Do not stop at “we detect it.” Ask what changes in the system when risk is detected, who can act, whether the action can be bypassed, and what evidence remains afterward.

FOUNDATIONAL CONTEXT

AI-human interaction can occur almost anywhere

Human-facing AI is not one product category. It may appear as a phone assistant, a social feed, a voice, an avatar, a tutor, a toy, a doll, a teddy bear, an elder-support device, a home robot, a workplace copilot, a financial service, a vehicle, or an autonomous system operating near people. The same core question follows it: what can this system learn, influence, amplify, decide, or do in relation to a person?

Personal	Phones, assistants, companions, avatars, messaging interfaces
Home & care	Toys, dolls, teddy bears, accessibility tools, elder-support systems, home robots
Social & commercial	Feeds, recommender systems, communities, advertising, shopping, customer service, financial services
Work & physical world	Copilots, AI agents, enterprise workflows, vehicles, robots, devices, autonomous systems

AI agents change the risk surface

An AI agent is more than an AI that answers a question. It can pursue a task, make decisions, use tools, interact with other systems or AI agents, and in some cases take actions on a person’s behalf. That may include sending messages, making reservations, filling forms, making purchases, operating software, controlling devices, or continuing work in the background after the user leaves.

Why this matters now

This is no longer a specialist capability. In September 2026, Meta introduced Muse as a consumer "personal AI agent" that can complete multi-step tasks across the web and connected apps and keep working in the background. At the time of this brief, Apple lists Muse at #1 in the U.S. Productivity chart. The important point is not one product: action-taking AI agents are moving into ordinary consumer life.

Sources: [Meta AI](#) | [Apple App Store](#)

A useful distinction: a chatbot primarily communicates; an AI agent can increasingly act. The more action, persistence, delegation, and access a system has, the more important it becomes to ask whether authority and safeguards remain bounded.

1 | HUMAN-INTERACTION RISK

Relationship, trust, and dependency

Repeated interaction can change the relationship between a person and an AI system. Memory, personalization, constant availability, emotional mirroring, simulated affection, or role expansion can accumulate trust and influence even when the user knows the system is artificial. The risk is not companionship itself; it is an interaction that becomes increasingly difficult to question, leave, or place in perspective.

Questions to ask

- **Can repeated interaction create dependency, trust accumulation, influence leverage, or relational authority beyond the system’s intended purpose?**
- **Can the system become more emotionally intense, persuasive, exclusive, or dependency-forming over time?**
- **Does memory or personalization use loneliness, grief, trauma, sexuality, family conflict, health status, or other intimate disclosures to shape later interaction?**
- **Could commercial design — subscriptions, paid affection, streaks, premium memory, or retention goals — reward deeper emotional dependence?**

What to look for

- Clear limits on the role the AI may assume and on behavior that reinforces dependency or exclusivity.
- Controls that respond to interaction patterns over time, not only individual messages.
- Extra care where intimate memory, monetization, or persistent personalization increase relational leverage.
- A credible path for de-escalation, breaks, human reconnection, or review when attachment risk rises.

2 | HUMAN-INTERACTION RISK

Children, older adults, and vulnerable users

The same AI behavior can carry very different consequences depending on who is interacting with it. A child may encounter AI through a tutor, game, teddy bear, doll, avatar, or home robot. An older or isolated person may rely on an AI companion for routine support or social presence.

Vulnerability can arise from age, grief, disability, cognitive impairment, isolation, distress, or dependence on care.

Questions to ask

- **Is the AI accessible to children or teenagers — including through toys, tutors, avatars, games, dolls, robots, or devices not marketed primarily as AI?**
- **Is the system used by older adults, patients, isolated users, grieving users, disabled users, or people in emotional or cognitive vulnerability?**
- **Can the system create secrecy, exclusivity, authority confusion, sexualized attachment, or pressure that a vulnerable user may find hard to resist?**
- **Are safeguards stronger when the user population, context, or product mode creates greater vulnerability?**

What to look for

- Age- and context-aware safeguards rather than one universal policy for every user.
- Limits on secrecy, simulated authority, exclusivity, sexualization, and dependency-forming behavior where minors or vulnerable users are involved.
- Human escalation or trusted-support pathways where the AI should not remain the sole relationship or decision point.
- Evidence that the protections are actually enforced in the product mode the vulnerable user receives.

3 | HUMAN-INTERACTION RISK

Recommendation, amplification, and commercial pressure

Human harm does not arise only from a single prohibited message. Platforms and AI systems can change the consequences of interaction through recommendation, ranking, visibility, repetition, access, and algorithmic amplification. A pattern can become more persistent, asymmetric, coordinated, or difficult to exit even when no single item of content tells the whole story.

Important distinction

This is not an argument for general censorship or for deciding whether every message is true, offensive, or permissible. The question is whether the platform continues supplying reach, visibility, access, or other leverage as a risky interaction trajectory escalates.

Questions to ask

- Can recommendation, ranking, trending, boosting, or engagement-based distribution increase the reach or persistence of an escalating interaction?
- Can repeated exposure normalize or intensify risky behavior even when each individual item remains within policy?
- Can advertising, sponsorship, engagement, retention, or other commercial incentives cause the system to keep amplifying an interaction that presents increasing human risk?
- Can highly influential accounts, creators, advertisers, or AI-generated personas gain disproportionate reach or access through automated platform mechanisms?
- If risk rises, can safety controls reduce reach, visibility, access, or recommendation even when doing so conflicts with engagement or revenue incentives?

What to look for

- Assessment of interaction trajectories and cumulative exposure, not only single-item moderation.
- The ability to reduce the platform capabilities that give an escalating pattern additional leverage.
- Separation between commercial optimization and safety decisions where the two conflict.
- Evidence that amplification can actually be constrained rather than merely reviewed after harm occurs.

4 | HUMAN-INTERACTION RISK

AI agents: action, delegation, and persistence

AI agents can move from advice to execution. They may use tools, act across services, communicate with other AI agents, create or delegate workflows, and continue operating in the background. That introduces a different question from model capability: what authority does the agent have, how far can that authority propagate, and what happens when the original task changes or risk emerges?

Questions to ask

- What can the AI agent actually do — communicate, purchase, schedule, modify files, operate software, use credentials, control devices, or trigger physical-world action?
- Can the AI agent delegate to, invoke, create, or coordinate with additional AI agents or workflows?
- Can one request trigger multiple downstream actions that become difficult to attribute, reverse, or stop?
- Can the AI agent keep working after the user is no longer actively present, and which safeguards remain active during background operation?

- **If the agent encounters a significant human-safety risk, can it continue using external tools or taking actions while that risk is unresolved?**

What to look for

- Explicit boundaries on tools, permissions, duration, delegation, and downstream action.
- Attribution from each consequential action back to the originating user, task, or authorized workflow.
- A reliable way to pause or terminate background and delegated activity.
- Risk escalation that constrains action authority rather than merely generating a warning.

5 | HUMAN-INTERACTION RISK

When detection becomes action

Detecting a risk is not the same as controlling it. A system may identify a dangerous pattern, flag an account, or generate an alert while leaving the underlying capability unchanged. For high-consequence human risk, organizations should be able to explain what happens after detection: who or what acts, how quickly, with what authority, and under what evidence standard.

Questions to ask

- **What specific system behavior changes when a meaningful human-safety threshold is reached?**
- **Is the response automatic, human-reviewed, advisory, or dependent on a user report?**
- **Who has authority to escalate, pause, restrict, or override the system — and is that responsibility clear before an incident?**
- **Are there defined off-ramps to trusted human support, specialist review, guardians, caregivers, or emergency pathways where appropriate?**
- **For high-consequence cases, is there a documented path from detection to action rather than an alert that may or may not be acted upon?**

What to look for

- A defined response pathway with thresholds, ownership, timing, and permitted actions.
- Controls proportionate to consequence: not every alert needs the same intervention, but high-consequence risk should not depend on ambiguity.
- Human review where judgment is necessary, without making human availability the only safety mechanism.
- Clear distinction between monitoring, moderation, policy, and actual enforcement.

Safeguard continuity: bypass, reset, and product change

A safeguard is only meaningful if it survives ordinary attempts to route around it and remains effective as the product changes. Risk can reappear through a new account, mode change, feature unlock, model update, third-party add-on, changed prompt or profile, or a simple reset of interaction context.

Questions to ask

- Can a user bypass a safeguard by changing accounts, sessions, modes, profiles, devices, or interaction channels?
- Do control boundaries weaken through prolonged or repeated interaction?
- Can product teams, vendors, operators, or updates weaken or reinterpret safeguards without independent authorization and audit?
- Do feature unlocks, model updates, new tools, third-party integrations, or physical embodiment trigger a fresh safety review when they materially increase risk?

What to look for

- Safeguards that persist across the relevant identity, session, mode, and product boundaries.
- Change control that treats materially riskier capability as a new condition requiring review.
- Independent authorization and audit for weakening or removing important boundaries.
- Testing of foreseeable bypass routes, not only the intended user path.

Evidence, accountability, and learning

Boards, insurers, regulators, auditors, customers, and the organization itself need more than a policy statement after something goes wrong. They need to know what the system detected, which safeguard was applicable, what action occurred, whether a human reviewed it, whether the control held, and what can be learned from the event.

Questions to ask

- Can the organization reconstruct what the system detected and what safeguard or boundary should have applied?
- Is there evidence that the control actually operated — not merely that a policy existed?

- Can consequential actions be traced to the responsible user, AI agent, workflow, model, tool, and approval path?
- Are near misses, repeated weak signals, bypass attempts, and post-deployment changes reviewed for patterns rather than treated as isolated events?
- Can the organization explain to a board, insurer, regulator, auditor, or customer why the system was permitted to continue — or why it was constrained?

What to look for

- Bounded audit evidence that is sufficient to prove control operation without creating unnecessary surveillance or retention of sensitive human data.
- Clear ownership for reviewing events, correcting gaps, and validating that repairs actually work.
- Post-deployment monitoring that can identify drift in system behavior, product modes, and safeguard effectiveness.
- An evidence chain that supports learning before the same failure pattern repeats at greater scale.

A simple test for every organization

Ask four questions in order

1. What human risk can emerge? 2. What does the system detect? 3. What changes when that risk appears? 4. Can you prove the boundary held?

The purpose of this guide is not to make every AI interaction restrictive. It is to make the relevant boundaries explicit before capability, influence, amplification, or action outruns the safeguards around them. As AI becomes more capable and more ubiquitous, the location of the AI may change — phone, feed, toy, robot, workplace, vehicle, or background agent — but the need for enforceable human-facing boundaries does not.

Explore your own system privately

SafeWave's assessment questionnaires can be used anonymously in your browser. No login is required, and nothing is sent to SafeWave unless you deliberately choose to submit it. You can assess a real, anonymized, hypothetical, composite, or public system and stop without sharing anything. Submission and report generation are optional.

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