

THE CORE INSIGHT

Most organizations automate by job title. The ones that succeed automate by judgment type. Every role contains three layers of judgment — and AI is blind to the one that matters most.

VISIBLE

Judgment encoded in systems

Data, patterns, structured decisions with clear feedback loops. AI excels here — processes volume faster, catches patterns humans miss, scales without fatigue.

CONTEXTUAL

Judgment that requires interpretation

AI surfaces the inputs but cannot make the call. Reading the room. Understanding what the data doesn't say. Klarna's chatbot could read the policy — it couldn't read the customer.

INVISIBLE

Judgment you don't know exists until it's gone

Relationships. Institutional memory. Informal signal networks built over years. UnitedHealthcare's algorithm predicted recovery in 17 days. The nurse knew the patient wasn't ready. The algorithm won. Then the lawsuits came.

TWO RULES THAT CHANGE THE CALCULUS

The 94% Trap

When someone says AI handles 94%, ask: of the **volume** or the **consequences**? Volume and consequence are different distributions. A bot resolves thousands of routine inquiries. The cases it can't resolve — the escalations, the edge cases — carry disproportionate weight. IBM automated 94% of HR screening. Zero percent of the consequences. They reversed course when discrimination lawsuits accumulated.

The Bottleneck Principle

One load-bearing invisible component makes an entire role unsafe to fully automate. It doesn't matter how many components are safe. Ninety-nine walls safe to remove. One load-bearing wall. The math is not 99%. The math is catastrophic failure. This is why partial automation consistently outperforms full replacement. You're renovating a building while people are living in it.

THE EVIDENCE

55%

of employers regret AI-driven layoffs
Forrester, 2025

\$500M+

in settlements from one restructure
Twitter/X, 2022–23

10/12

failure scenarios correctly predicted
JA Framework v0.2

THREE GATES BEFORE YOU AUTOMATE

Every automation decision should pass these. Skipping any one has produced predictable, well-documented failures.

1

VALUES ALIGNMENT

What values govern these decisions? If no one has written them down, you're deploying a system without a compass.

CNET: 78 AI articles, half with errors. Nobody told the system accuracy > speed.

2

LIABILITY EXPOSURE

If AI gets this wrong, what's the worst-case damage? Map it. Price it. Assign ownership.

Air Canada: chatbot made a refund promise. Court ruled: your system, your commitment.

3

ESCALATION PATH

When AI hits a case it can't handle, what's the human path? No path = no safety net.

Workday: 1B+ applicants screened. Zero human review. Discrimination undetected until litigation.

APPLIED ANALYSIS

STRUCTURAL FAILURE

Twitter/X · 2022–23

80% of workforce eliminated without mapping judgment architecture. Content moderation, infrastructure, advertiser relationships — each appeared overstuffed in isolation. They were connected by invisible judgment. **\$500M+ settlements. Brand value halved. Advertiser exodus.**

AUGMENTATION MODEL

Markel Insurance + Cytora AI

AI deployed for visible judgment (application processing, risk flagging). Humans kept for contextual and invisible judgment (complex cases, relationships). The building stayed standing. **113% productivity increase. 24-hour turnaround cut to 2 hours. Accuracy improved.**

Framework v0.2

Avg 4.35/5.0 across 12 scenarios · 83% confirmed accuracy

Validated: Duolingo, Google, Salesforce, Meta, Klarna, Twitter/X, UnitedHealthcare, and others