

Line of defense	Explainability responsibility	Sign-off authority	KPI
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Line 1: Model owner

Use explanations to make decisions; surface anomalies

Decision-level approvals within tier policy

% of in-scope decisions reviewed with a valid explanation

Line 2: Model risk + compliance

Set standard, choose method per tier, validate explanations

Approves model, GenAI system, or agent for production; signs off, trains

Standard adherence rate; audit pass rate

Line 3: Internal audit

Test standard adherence and explanation utility

Independent assurance opinion

Findings closed within SLA