

Agentic AI and the Moral Crumple Zone: Anchoring Accountability in Autonomous Decision Chains

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Abstract: As Artificial Intelligence (AI) technology progresses from being passive mechanisms to independent agents with sophisticated, long-term decision making capabilities, it has become difficult for longstanding legal architectures to fix blame. Within the setups of multi-actor frameworks in which AI and people work together or interact, there may be a diffusion of responsibility so that no one actor is responsible for harm: a situation which has been dubbed the "moral crumple zone." This paper uses the following research question: how could legal systems be structured such that they effectively apportion responsibility in agentic AI-influenced settings without overly burdening humans with liability? Utilizing a comparative legal analysis approach, current doctrines such as negligence, vicarious liability, and product liability are analyzed and their suitability to deal with harms caused by autonomous AI is assessed. Global frameworks such as the EU AI Act and the U.S. regulations under consideration are compared with the lacunae in the law in India so as to understand the mechanisms of fixing responsibility in multi-actor and AI-driven decision chains. The article proposes a hybrid accountability model that combines technical measures (transparency measures, audit records, traceable history of decisions), legal reforms (in sharing liability proportionately across human and corporate actors). Through the combination of normative and technical perspectives, the paper shows how the law can be made sensitive to the age of agentic AI, allowing for carrying equity and protecting the societal interests while not turning humans into default "moral crumple zones".

Keywords: Agentic AI, Moral Crumple Zone, Liability Gaps, Accountability Framework, Comparative AI Regulation, Legal Reform

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