

# Collaborative AI systems: When humans and AI work together.

Explore how humans and AI collaborate in real-world settings, from healthcare to finance, and how to work effectively with AI.

When we work with AI, there's a very familiar pattern: input prompt ? receive answer ? move on to something else. Nobody checks it, and nobody really thinks about the reasoning behind that result.

However, companies creating groundbreaking products are doing things in a completely different way. They are building environments where humans and AI participate together in the decision-making process. AI makes choices, detects patterns, alerts to points of concern, and 'explains how it does it.' Humans then review, add context, and make the final decision. Neither side is simply giving orders to the other—it's genuine collaboration.



## AI + Humans: Real-World Examples

### In science and medicine

The AlphaFold system can predict protein structures—a task that would normally take years in the lab—in just hours. However, understanding the implications of these structures and deciding on the next experiment still

requires human input.

The biotechnology company Insilico Medicine went even further. Instead of spending 4–5 years finding a potential compound, they used AI to create and screen thousands of molecules. Then, chemists selected the best candidates, refined them, and tested them. As a result, the time was reduced to about 18 months.

In the field of disease diagnosis, PathAI analyzes tissue samples to detect cancer, which are then reviewed by doctors to provide a final conclusion. One study showed an accuracy rate of 99.5%, higher than the 96% achieved when doctors worked alone. Simultaneously, processing time was significantly reduced.

The common ground is clear: AI is good at detecting patterns at high speed and on a large scale. Humans are good at evaluating them and placing them in the right context.

## **In business**

AI can do in hours what previously took weeks, such as contract analysis, risk assessment, or big data processing. But the final decision still rests with humans.

For example, JPMorgan Chase used to spend 360,000 hours a year reviewing contracts. They developed the COiN system, which uses AI to read and extract information in seconds. However, lawyers still review and make the final decision. The result is an 80% reduction in compliance errors and significant time savings.

Similarly, BlackRock uses the Aladdin platform to analyze risk on a global scale. AI processes the data, and portfolio managers make decisions. As a result, risk analysis has shifted from a matter of days to near real-time, and investment performance has improved.

## **Which AI tools support collaboration effectively?**

Not all AI tools are suitable for teamwork with humans. The difference lies in whether they can 'explain how to do it' or not.

Tools like ChatGPT or Claude allow for two-way exchange, debate, and clarification of issues.

In research, platforms like Perplexity or Elicit provide clear citations for users to verify.

In programming, GitHub Copilot or Cursor allows you to preview changes before applying them.

The common thread among these tools is that they are transparent, allow for verification, and don't force you to accept the results.

There are three important factors to consider, including:

1. Result: faster, more accurate, or not?
2. Process: Do you actually double-check or just accept?
3. Experience: Do you understand why the AI produced that result?

If you always accept the first answer, that's not collaboration—it's just 'nodding in agreement'.

# How to work effectively with AI

Teams that effectively leverage AI often share a few common principles. They clearly define roles: AI proposes solutions, humans make the decisions.

They always have a 'pause point' to double-check before moving on to the next step. No complicated process is needed; just take a minute to ask yourself: 'Why did the AI choose this approach?'

Additionally, they prioritize transparent tools—where the code, data source, or logic can be viewed.

Equally important is to occasionally work without AI, to ensure you retain your core competencies.

The working model between humans and AI is changing very rapidly. AI is no longer just an execution tool, but has become a 'colleague' that offers suggestions and supports decision-making.

Teams that know how to collaborate with AI will work more efficiently, detect errors earlier, and make better decisions. Conversely, those who are either overly reliant on AI or fail to utilize it properly will gradually fall behind. The key isn't whether or not to use AI, but how you work with it.

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