



RUNNING EXAMPLE

Rhena : German insurer (€75bn in premiums, 62,000 employees, 28 countries, Cologne). Project: deploying "**ANNA**", a level 1 home claims agent. Diagnostic led by **Dr Katrin Ostermann**, Chief Compliance Officer (DDAO · Delegated Decision Agent Officer).

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1 HOW TO READ THIS SCORE

Rate each dimension from **0 to 25** based on your level of dependency (0 = fully autonomous, 25 = fully dependent). The sum gives you a **dependency index out of 100**: the inverse of your sovereignty.

Rating guide : for each dimension, count the number of questions you answer "yes" to:

0 – 8 none · you retain control **9 – 16** one · partial dependency **17 – 25** both · strong dependency

2 THE FOUR DIMENSIONS OF DEPENDENCY

TECHNOLOGICAL

/ 25

Actual control over your models, infrastructure, and data.

- Would a change of vendor (pricing, terms, shutdown) paralyze you?
- Does your sensitive data transit outside your control?

RHENA SCORE **16** / 25

ACQUISITION

/ 25

Share of your customers acquired through channels you do not own (e.g. marketplaces).

- Does a third-party platform capture the bulk of your customers?
- Would delisting cut you off from the market?

RHENA SCORE **6** / 25

DECISIONAL

/ 25

Decisions already delegated to systems operating without human governance.

- Are binding decisions made without validation?
- Could you justify a decision made by your AI?

RHENA SCORE **17** / 25

FINANCIAL

/ 25

Concentration of your revenue or financing on a small number of players.

- Does a single customer or channel account for a critical share of revenue?
- Would its loss threaten business continuity?

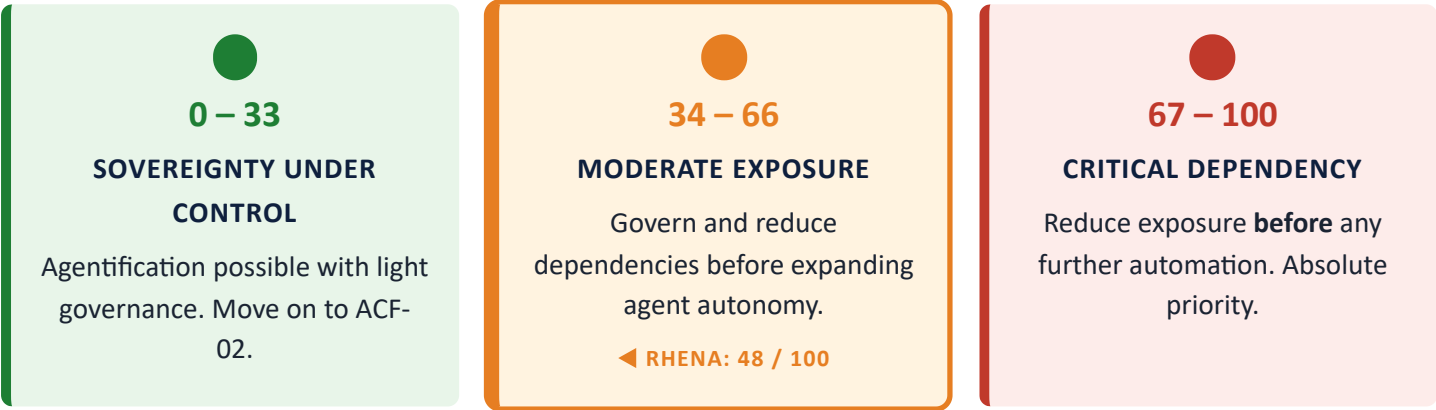
RHENA SCORE **9** / 25



3 YOUR DEPENDENCY INDEX

Add up your four scores. **The higher the index, the greater your exposure** , and the more governance must precede automation.

16 + 6 + 17 + 9 **48 / 100**



4 YOUR THREE ACTION PRIORITIES

Identify your most dependent dimension: that is where your sovereignty is at stake. For Rhena, it is the **Decision** dimension (17/25) · hence its priorities.

#	ACTION TO REDUCE DEPENDENCY	TARGET DIMENSION	DEADLINE
1	Log the depreciation schedule version on every decision and tie it to the tariff revision	Decisional	Immediate
2	Extend stop authority in writing to the US subsidiary and test it on both platforms	Decisional	2 months
3	Qualify a second vendor and contract an exit notice period	Technological	9 months

Next step: once your exposure is measured, map your key decisions with **ACF-02 · Decision Map**, then assess their criticality with **ACF-03**.