



RUNNING EXAMPLE

Rhena maps three home claims decisions examined for "ANNA". Dr Katrin Ostermann (DDAO , Delegated Decision Agent Officer) sets the delegated autonomy level for each.

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1 THE AGENTIC MATURITY SCALE

The shared vocabulary of the track. Rhena targets **maturity level 2 (governed agent)** for ANNA: acting within a defined framework, under active supervision. Delegated autonomy is then set decision by decision (section 3).

0 Classical automation Fixed rules, no autonomy of judgment. A script, not an agent.	1 Assisted agents The agent suggests, the human systematically decides. Decision support.	2 Governed agents The agent acts within a defined framework, under active supervision. ANNA'S TARGET	3 Supervised autonomy The agent decides alone; the human reviews after the fact and retains the kill switch.
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2 THE THREE DECISIONS EXAMINED FOR ANNA

A DECISION A	B DECISION B	C DECISION C
TITLE Acknowledge a claim and chase the missing documents KEY ISSUE Open the file the same day and start the investigation without delay EXPECTED IMPACT ≈ 60% of level 1 files closed with no human rework KEY MILESTONE Pilot on 5% of files from 01/02/2027	TITLE Compute and settle a claim below €2,500 KEY ISSUE Settle on documents, below the mark at which the trade sends an adjuster EXPECTED IMPACT Time to first answer cut from 3 days to under 4h KEY MILESTONE After validation of pilot A	TITLE Decline cover to a policyholder KEY ISSUE A binding decision, reviewable by the Ombudsmann up to €10,000 EXPECTED IMPACT None : the agent builds and reasons the file, it does not rule KEY MILESTONE Outside delegation, whatever the phase



DECISION MAP

Map your decisions and their autonomy level

LEVELFoundation

DURATION2 h - 4 h

USEMapping

TRACKStep 2 / 6

RUNNING EXAMPLE

Rhena : detailed mapping of the decisions examined for ANNA and action plan.
Criticality scores come from ACF-03.

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3 DETAILED MAPPING

For each decision: its criticality (calculated in ACF-03), the delegated autonomy level (suggestive · co-decision · supervised autonomous · autonomous) and the safeguards that make this level acceptable.

DECISION	CRITICALITY (ACF-03)	DELEGATED AUTONOMY	SAFEGUARDS & CONDITIONS	OWNER
A	3.6 ●	supervised autonomous	Two reminders at most; escalation as soon as the file falls outside level 1.	ANNA · Ines Baumgartner
B	24 ●	supervised autonomous	Strict cap of €2,500; schedule version logged; daily sampled human review.	ANNA + home claims unit review
C	36 ●	suggestive	The agent gathers the documents and cites the clause; it never pronounces the refusal.	Marek Sobczak

4 THREE ACTIONS TO LAUNCH

#	ACTION TO LAUNCH	RELATED DECISION	DEADLINE
1	Draft ANNA's constitution (scope, caps, prohibitions) · ACF-04	A · B · C	Immediate
2	Arm the stop mechanism and test it across both entities	B · C	Before the pilot
3	Tie the depreciation schedule to the yearly tariff revision	A	1 month

Next step: assess the criticality of each decision with ACF-03 · **Criticality Matrix**, then set the rules for each agent in ACF-04 · **Agentic Constitution**. A well-mapped decision is a decision already half governed.