



RUNNING EXAMPLE

Rhena calculates the criticality of three home claims decisions examined for "ANNA". The score determines how far each one can be delegated : the method first, the grid filled in on page 2.

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1 THE CRITICALITY FORMULA

The criticality of an agentic decision is calculated along **three axes**, each scored from **1 to 10**. The product is divided by 10 to obtain a readable and comparable score.

$$\text{Score} = (\text{Impact} \times \text{Frequency} \times \text{Irreversibility}) \div 10$$

Each axis is scored from 1 (negligible) to 10 (maximal) · resulting score from 0.1 to 100.

2 THE THREE ASSESSMENT AXES

IMPACT

1 → 10

Severity of consequences if the decision is wrong. **1** = benign (rephrasing an email). **10** = critical (health, safety, finances, reputation).

FREQUENCY

1 → 10

Recurrence of the decision in the activity. **1** = exceptional. **10** = continuous (thousands of times per day).

IRREVERSIBILITY

1 → 10

Difficulty of reversing course. **1** = cancellable in one click. **10** = final, no turning back.

3 READING THE SCORE · THE THREE THRESHOLDS



< 15

AGENTIFIABLE

Delegation possible, light supervision. Autonomy set decision by decision (ACF-02).



15 – 25

GOVERNED AGENT

Bounded autonomy: strict policy, traceability, human oversight.



> 25

HUMAN REQUIRED

The final decision remains human. The agent prepares and proposes · it does not decide.

To be combined with: once the zone is determined, set the **delegated autonomy** of each decision (suggestive → autonomous) in the Decisional Map **ACF-02**, then record it in the Decision Policy (layer 2) via **ACF-05**.



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Rhena : the grid filled in: three decisions, three scores. They feed the "Criticality" column of **ACF-02**.

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4 THE METHOD, ON TWO EXAMPLES

Claims agent : acknowledging a claim and requesting documents

$$\begin{array}{|c|} \hline 4 \\ \hline \text{IMPACT} \\ \hline \end{array} \times \begin{array}{|c|} \hline 9 \\ \hline \text{FREQUENCY} \\ \hline \end{array} \times \begin{array}{|c|} \hline 2 \\ \hline \text{IRREV.} \\ \hline \end{array} \div 10 = 7.2$$

AGENTIFIABLE

Finance agent : autonomous approval of supplier wire transfers

$$\begin{array}{|c|} \hline 9 \\ \hline \text{IMPACT} \\ \hline \end{array} \times \begin{array}{|c|} \hline 6 \\ \hline \text{FREQUENCY} \\ \hline \end{array} \times \begin{array}{|c|} \hline 8 \\ \hline \text{IRREV.} \\ \hline \end{array} \div 10 = 43.2$$

HUMAN REQUIRED

5 RHENA'S GRID

The three decisions examined for ANNA, scored axis by axis. **A** is clearly agentifiable; **B** stays in the orange zone, governed; **C** crosses 25 and falls out of delegation.

DECISION / USE CASE	IMPACT	FREQ.	IRREV.	SCORE	ZONE / VERDICT
A · Acknowledging a claim and chasing documents	4	9	1	3.6	AGENTIFIABLE
B · Settling a claim < €2,500	8	6	5	24	GOVERNED AGENT
C · Declining cover	9	5	8	36	HUMAN REQUIRED

6 RHENA'S TAKEAWAYS

✓ BEST PRACTICES APPLIED

- ✓ Three-voice scoring: claims + systems + DDAO (Delegated Decision Agent Officer), to neutralize bias
- ✓ Declining cover scored 8 on irreversibility: the Ombudsmann can overturn it, trust does not repair
- ✓ When in doubt between two zones, Rhena picks the more cautious one

⚠ POINTS OF VIGILANCE

- ! Do not under-score irreversibility "because we can put it right" - the 430 files of March were put right, the trust was not
- ! C is at 36: no evolution of ANNA will bring it back below 25
- ! No decision is frozen "once and for all" - the matrix is alive