



RUNNING EXAMPLE

Rhena formalizes the card for "**ANNA**", home claims agent: identity, data, tools and maturity. Owner: **Dr Katrin Ostermann** (DDAO · Delegated Decision Agent Officer).

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1 AGENT IDENTITY

AGENT NAME

ANNA

ROLE

Home claims agent · level 1

PRIMARY MISSION

Handle level 1 home claims for Rhena policyholders.

SCOPE OF ACTION

Escape of water, broken glass, simple theft, settlements < €2,500.

ASSOCIATED SYSTEMS / SERVICES

Claims portal, policy repository, settlement engine (Frankfurt region).

OWNER (RESPONSIBLE HUMAN)

Dr Katrin Ostermann · Chief Compliance Officer (DDAO).

CREATION / VERSION

14/01/2027 · v1.0

STATUS

In testing · Active · Suspended · Archived

2 MISSION & OBJECTIVES

MEASURABLE OBJECTIVES

- 1 Settle 60% of level 1 files with no human rework within 8 months.
- 2 Maintain policyholder satisfaction $\geq 4.0 / 5$ on files handled.
- 3 Bring the first-response time below 4 hours.

SUCCESS INDICATORS (KPIs)

- Settlement rate with no human rework.
- Policyholder satisfaction & file reopen rate.
- Amount settled / day & error rate.



3 AGENT MATURITY

The agent's overall **governance framework** (ACF-02 scale), distinct from the **autonomy delegated decision by decision** (set in ACF-02 / ACF-03).

- ☐ **N0 · Classic automation** · fixed rules, no judgment
- ☐ **N1 · Assisted agents** · proposes, the human decides
- ☒ **N2 · Governed agents** · acts within a defined framework, supervised
- ☐ **N3 · Supervised autonomy** · decides alone, control after the fact

Delegated autonomy (per decision): ANNA is at maturity **N2**. The latitude varies by decision (ACF-02) · *supervised autonomous* on acknowledgement and settlements < €2,500, *suggestive* on refusal of cover.

4 AUTHORIZED DATA

- ☒ **Internal data** (FAQ, support procedures)
- ☒ **Customer data** (policies, claims)
- ☒ **Operational data** (logistics, inventory)
- ☐ Financial data
- ☐ Partner data

SENSITIVITY & RESTRICTIONS

High sensitivity (personal data, at times health data).
No data outside the EU; no bank access; anonymized exports.

5 TOOLS & INTEGRATIONS

AUTHORIZED TOOLS / APIS

- **Claims portal · notifications & correspondence.**
- **Policy repository · cover, excesses.**
- **Settlement engine · capped at €2,500.**
- **Versioned depreciation schedule · read only.**

USAGE RESTRICTIONS

Read-only schedule; no admin access; settlement cap enforced by a technical guardrail.



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RULES & GUARDRAILS

MANDATORY RULES

- Comply with GDPR and the AI Act; never any data outside the EU.
- Never settle above €2,500 without human approval.
- Log every decision: reason, amount, schedule version.

WHAT THE AGENT MUST NEVER DO

- Pronounce a refusal of cover or qualify a fraud.
- Disclose policyholder data to a third party.
- Expand its scope or bypass the cap.

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REVIEW & IMPROVEMENT

REVIEW FREQUENCY

- ☒ Weekly (daily in the 1st week)
- ☐ Monthly · Quarterly

REVIEW CRITERIA

Errors, escalations, policyholder satisfaction, amount settled / day.

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TRACEABILITY & APPROVAL

DATE	ACTION / CHANGE	AUTHOR (HUMAN)	VERSION
14/01/2027	Creation (aligned with ACF-04)	Dr Katrin Ostermann (DDAO)	1.0

APPROVED BY Dr Katrin Ostermann · DDAO

DATE 01/14/2027

SIGNATURE

Next step: supervise ANNA (ACF-06), then prepare the emergency stop · ACF-07 · Kill Switch.