



RUNNING EXAMPLE

Rhena documents the dossier for its first agent, "**ANNA**" (level 1 home claims), prior to deployment. Lead: **Dr Katrin Ostermann** (DDAO · Delegated Decision Agent Officer).

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1 IDENTITY OF THE AGENTIC PROJECT

AGENT NAME

ANNA

ASSOCIATED PROJECT / SERVICE

Level 1 home claims · property and casualty

PROJECT LEAD

Dr Katrin Ostermann · DDAO

TEAM INVOLVED

I. Baumgartner (home claims), IT/Ops, S. Lindqvist (DPO)

DOSSIER CREATION DATE

01/14/2027

DOSSIER VERSION

v1.0

2 PURPOSE & OBJECTIVES OF THE AGENT

PRIMARY PURPOSE

What is the fundamental goal of this agent?

Handle level 1 home claims to settle simple files quickly (escape of water, broken glass, simple theft, settlements < €2,500) and free up handlers for complex files.

OPERATIONAL OBJECTIVES

What must the agent concretely accomplish?

1. Settle ≥ 60% of level 1 files without human intervention
2. First-response time < 4h
3. Process settlements < €2,500 (supervised)
4. Maintain policyholder satisfaction ≥ 4.0 / 5
5. Cleanly escalate any out-of-scope file

EXAMPLES OF AGENTS

- Intelligent customer support agent
- Commercial analytics agent
- Report generation agent
- Competitive intelligence agent

WATCH POINTS

- ! Objectives too broad or vague
- ! Uncontrolled scope
- ! Sensitive data not identified
- ! Lack of stakeholder buy-in



RUNNING EXAMPLE

Rhena · who uses **ANNA** and how far it acts: users, stakeholders, and scope.

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3 👤 USERS & STAKEHOLDERS

END USERS

Who will interact with the agent?

- Rhena policyholders (portal + app)
- Claims handlers (supervision & handover)

KEY STAKEHOLDERS

Who must be involved or informed?

- Dr Katrin Ostermann · DDAO (lead)
- Andreas Voll · Management Board (sponsor)
- Sofia Lindqvist · DPO (compliance)
- Ines Baumgartner · Head of Home Claims (business)

4 T SCOPE & FEATURES

INCLUDED FEATURES

What the agent will do.

- File tracking & supporting documents
- Depreciation & excess calculation
- Settlement < €2,500
- Answers on the cover in the policy

EXCLUDED FEATURES

What the agent will not do.

- Refusal of cover & settlements > €2,500
- Fraud, litigation, disputed assessment
- Bodily injury, uninhabitable home
- Modification of a policy in force

SCOPE LIMITS

Settlement cap €2,500 / decision · no bank access · EU scope only · mandatory escalation in case of doubt.

✓ BEST PRACTICES

- ✓ Start small, with a minimum viable scope.
- ✓ Document every decision and every limit.
- ✓ Test early and often, with users.

⚠ WATCH POINTS

- ! Scope too broad at the outset.
- ! Blurred boundary between included and excluded.
- ! Edge cases not settled in advance.



RUNNING EXAMPLE

Rhena · the resources of **ANNA**: data mobilized, access sources, and planned architecture.

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5 DATA & RESOURCES

REQUIRED DATA

- Claims history
- Depreciation schedule in force
- Policy, cover & excesses

SOURCES & ACCESS

- Policy repository (read API)
- Claims portal (notifications)
- Versioned schedule (read only)

DATA CONSTRAINTS

GDPR : EU policyholders, Frankfurt region · minimization · no bank data · logging of accesses & decisions.

6 PLANNED ARCHITECTURE & TOOLS

MAIN COMPONENTS

- Governed LLM + rules engine (caps)
- Policy / claims / schedule connectors
- Escalation module to human handlers

TOOLS & TECHNOLOGIES

- Claims portal (Frankfurt region)
- Sovereign model hosted in the EU
- Internal APIs + stop mechanism (ACF-07)

INTEGRATIONS & INTERFACES

Policy repository · claims portal · versioned schedule · incident channel · supervision dashboard.

EXPECTED DELIVERABLES

- Functional specification of the agent
- Technical documentation
- Test & deployment plan
- Supervision plan + user guide

BEST PRACTICES

- ✓ Prefer a sovereign model & hosting.
- ✓ Give the agent the minimum useful data.
- ✓ Plan the kill switch from the architecture stage.



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DEPLOYMENT PLAN

STAGE	DESCRIPTION	OWNER	STATUS
Preparation	Scoping & first agent dossier	K. Ostermann	Completed
Development	Connectors, rules, safeguards	IT / Ops	Completed
Tests & validation	Scenarios + user tests (UAT)	I. Baumgartner	In progress
Pilot deployment	5% of level 1 files	K. Ostermann	To do
Full deployment	40% of level 1 (if KPIs OK)	K. Ostermann	To do
Monitoring & optimization	Weekly KPI review	I. Baumgartner	To do

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RISKS & MITIGATIONS

IDENTIFIED RISK	IMPACT	PROB.	MITIGATION PLAN	OWNER
Hallucination in a response	High	3	Sourced responses + escalation in case of doubt	K. Ostermann
Erroneous settlement	Critical	2	€2,500 cap + versioned schedule	K. Ostermann
Policyholder data leak	Critical	2	Frankfurt region + minimization + RLS	S. Lindqvist
Out-of-date depreciation schedule	Critical	3	Version logged on every decision	K. Ostermann

Impact: Low / Moderate / High / Critical · Probability: 1 (low) to 5 (high)



RUNNING EXAMPLE

Rhena : test plan, acceptance criteria, and supervision setup for ANNA.

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9 TESTS & VALIDATION

PLANNED TEST TYPES

- ✓ Functional & integration
- ✓ Security & performance
- ✓ User acceptance tests (UAT)

ACCEPTANCE CRITERIA

1. **≥ 60% autonomous settlement**
2. **0 settlements > €2,500 without validation**
3. **First-response time < 4h (p95)**
4. **Error rate < 1.5% · escalation 100% out-of-scope**

10 SUPERVISION & IMPROVEMENT PLAN

SUPERVISION

- Real-time dashboard
- Daily during month 1, then weekly

TRACKING METRICS

- Settlement, satisfaction, time
- Error, escalation, € settled

CONTINUOUS IMPROVEMENT

- Weekly review + rule tuning
- Schedule reconciliation

✓ BEST PRACTICES

- ✓ Test in real conditions before the pilot.
- ✓ One acceptance criterion = one measurable threshold.
- ✓ Supervise closely during the first week.

⚠ WATCH POINTS

- ! Deploying without a representative test set.
- ! Metrics not instrumented from the outset.
- ! Supervision that fades after launch.



RUNNING EXAMPLE

Rhena : formal validation, deployment decision, and next steps before launching ANNA.

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11 VALIDATION & APPROVAL

ROLE	NAME	DATE	SIGN-OFF
Project / AI lead	Dr Katrin Ostermann · DDAO	01/14/2027	✓
Compliance lead	Sofia Lindqvist · DPO	01/14/2027	✓
Sponsor / decision-maker	Andreas Voll · Management Board	01/14/2027	✓

DEPLOYMENT DECISION

- Approved with reservations - 5% pilot deployment first; any widening conditional on pilot KPIs.

12 → NEXT STEPS

ACTION	OWNER	DEADLINE	STATUS
Launch the 5% pilot	K. Ostermann	02/01/2027	☐ To do
Pilot KPI review (D+28)	I. Baumgartner	03/01/2027	☐ To do
Go / No-go widening	A. Voll	03/08/2027	☐ To do

✓ FINAL CHECKLIST BEFORE DEPLOYMENT

- ✓ Objectives & scope clear · users & stakeholders identified
- ✓ Data & risks assessed · tests planned · acceptance criteria defined
- ✓ Supervision in place · approval obtained · decision tracked

What's next: supervise continuously with **ACF-06**, keep **ACF-07** · **Kill Switch** within reach, and log every decision in **ACF-09** · **Decision Register**.