



RUNNING EXAMPLE

Following **incident #4** (out-of-date schedule on 03/11, stop triggered), **Rhena** is building the action plan for its agent **"ANNA"**. Led by **Dr Katrin Ostermann** (DDAO - Delegated Decision Agent Officer).

1 CONTEXT & ROOT CAUSE

AGENT CONCERNED

ANNA · level 1 home claims

PERIOD COVERED

Week of 03/09 to 03/13/2027

TRIGGER

Incident #4 · out-of-date schedule

DESCRIPTION OF THE TRIGGER

Under-settlement detected on 03/11 at 14:05. Stop triggered at 14:22 (ACF-07): Europe in 3 min, subsidiary in 43 min. Logged in the ACF-09 register.

ROOT CAUSE IDENTIFIED

The 1 March tariff revision was not carried into the depreciation schedule. No schedule version logged, no reconciliation with the tariff chain.

2 CORRECTIVE ACTIONS IDENTIFIED

ACTION	OWNER	DUE DATE	SUCCESS CRITERION	STATUS
Fix the schedule and replay the 430 files	IT / Ops	03/13	430 files put right	Done
Log the schedule version on every decision	B. Kessler	03/31	100% of decisions versioned	In progress
Extend stop authority to the US subsidiary	K. Ostermann	04/30	Cut-off < 5 min on both sides	In progress
Tie the schedule to the yearly tariff revision	B. Kessler	04/30	Alert at every revision	To do
Pay the balance to the 430 policyholders	I. Baumgartner	03/20	100% paid, €77,400	Done

Done In progress To do Blocked · escalation required



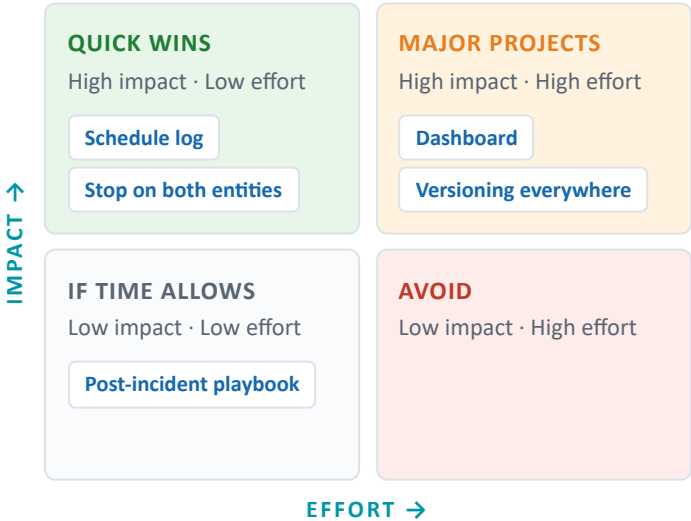
RUNNING EXAMPLE

Beyond the immediate fix, **Rhena** capitalizes: continuous improvement initiatives and **Effort × Impact** prioritization.

3 CONTINUOUS IMPROVEMENT ACTIONS

INITIATIVE	EXPECTED BENEFIT	OWNER	DUE DATE
Dashboard: error rate + schedule drift	Continuous visibility	IT / Ops	04/15
Systematize weekly review of the ACF-09 register	Early detection	K. Ostermann	Recurring
Extend versioning to every business reference	Overall robustness	IT / Ops	06/30
Draft a reusable post-incident playbook	Greater responsiveness	K. Ostermann	04/20

4 PRIORITIZATION · EFFORT × IMPACT MATRIX



- TOP 3 PRIORITIES**
High impact, reasonable effort.
- 1 Log the schedule version on every decision
 - 2 Extend stop authority to both entities
 - 3 Dashboard for error rate + schedule drift



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A plan is only as good as its follow-up: indicators, review frequency and validation by the **DDAO**.

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5 FOLLOW-UP & EVALUATION

REVIEW FREQUENCY

Daily (W1) then weekly

NEXT REVIEW SCHEDULED

03/20/2027

FOLLOW-UP OWNER

Dr Katrin Ostermann (DDAO)

FOLLOW-UP INDICATORS

Error rate < 1% · policyholder satisfaction ≥ 4.0 / 5 · 0 schedule drift · % of corrective actions completed (target 100% by 04/30).

6 VALIDATION

ACTION PLAN OWNER

Ines Baumgartner · Home Claims
Lead

DDAO

Dr Katrin Ostermann

DATE

03/13/2027

✓ BEST PRACTICES

- ✓ SMART actions: one single owner, one due date
- ✓ Measurable success criterion for each action
- ✓ Address the root cause, not only the symptom
- ✓ Regular review until full closure

⚠ WATCH-OUTS

- ! Action with no due date or owner = dead action
- ! Too many simultaneous actions: prioritize
- ! Fixing the symptom without the root cause
- ! No follow-up = no real improvement

Next steps: log closed actions to the **ACF-09** register, adjust supervision with **ACF-06**, and revise the **ACF-13** **mandate** if thresholds or scope have changed.