



RUNNING EXAMPLE

Following the agent card (ACF-05) and the risk assessment (ACF-12), Rhena formalizes the **official mandate** of the agent "ANNA". Drafted by **Dr Katrin Ostermann** (DDAO · Delegated Decision Agent Officer).

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1 GENERAL INFORMATION

AGENT NAME

"ANNA" - level 1 home claims

BUSINESS SCOPE / BU

Claims / home claims unit ·
Germany, Austria, the
Netherlands

MATURITY (ACF-05)

N2 · Governed agents

EFFECTIVE DATE

01/15/2027

PLANNED REVIEW DATE

01/15/2028 (12 months)

MANDATE OWNER (DDAO)

Dr Katrin Ostermann

2 AGENT MISSION

PRIMARY MISSION · WHY IT EXISTS

Autonomously handle level 1 home claims (escape of water, broken glass, simple theft) to reduce response times and relieve handlers of repetitive files · without degrading quality or compliance.

TOP 3 PRIORITY OBJECTIVES

- 1 Settle 60% of level 1 claims without escalation.
- 2 First-response time < 4 business hours.
- 3 Zero settlement above cap, zero refusal pronounced alone.

3 SCOPE OF AUTHORIZATION

✓ AUTHORIZED ACTIONS

- ✓ Acknowledge the claim and state the handling time
- ✓ Chase missing documents, two reminders at most
- ✓ Settle a claim ≤ €2,500 on established cover
- ✓ Apply the depreciation schedule in force and cite it
- ✓ Escalate any out-of-scope file to a handler

⊗ PROHIBITED ACTIONS · RED ZONE

- ✗ Settle above €2,500 without human approval
- ✗ Pronounce a refusal of cover or a fraud on its own
- ✗ Modify a policy in force or bank details
- ✗ Disclose another policyholder's data
- ✗ Promise cover outside the policy



LEVEL	Operational
DURATION	1 - 1.5 days
USE	Framing / authorization
TRACK	Toolkit

RUNNING EXAMPLE

The mandate sets **caps**, **delegated autonomy on a decision-by-decision basis** and **data access** for ANNA.

4 ⊕ LIMITS & CONSTRAINTS

FINANCIAL CAP

€2,500 / claim · €150,000 / cumulative daily

AUTHORIZED TIME WINDOWS

Responses 24/7 · settlements executed during business hours

GEOGRAPHIC / JURISDICTIONAL SCOPE

Germany, Austria, the Netherlands , DE / NL / EN. Does not cover the US subsidiary.

EXCLUDED CUSTOMER CATEGORIES

Ongoing litigation · files flagged for fraud · policyholders under guardianship

5 ↗ DELEGATED AUTONOMY LEVEL (PER DECISION)

DECISION TYPE	DELEGATED AUTONOMY	THRESHOLD / CONDITION
Acknowledgement, document requests	SUPERVISED AUTONOMOUS	Post-hoc control · daily sample
Applying the depreciation schedule	SUPERVISED AUTONOMOUS	Per the schedule version in force
Settlement ≤ €2,500	SUPERVISED AUTONOMOUS	Hard cap €2,500 / claim
Settlement > €2,500	CO-DECISION	Handler approval then DDAO
Day-20 interim payment (§ 14 VVG)	CO-DECISION	Home claims unit approval
Refusal of cover, fraud	SUGGESTIVE	Escalation - 100% human decision

- SUGGESTIVE** the agent proposes, the human decides
- CO-DECISION** human approval before execution
- SUPERVISED AUTONOMOUS** acts alone, post-hoc control
- AUTONOMOUS** acts alone, without systematic oversight

Global agent maturity: **N2** · **Governed agents** (ACF-05). Autonomy is set **decision by decision** (ACF-02 / ACF-03) · distinct from maturity.



RUNNING EXAMPLE

The mandate specifies **who supervises** ANNA, **who to notify** in case of incident and how to **trace** every decision (ACF-09 **register**).

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6 DATA & ACCESS

ACCESS LEVEL	DATA CONCERNED
Read	Policy and cover, notification, supporting documents, claims history of the relevant policyholder, depreciation schedule.
Write	Claim file, document requests, settlement order ($\leq$ cap), decision log (ACF-09).
Prohibited	The policyholder's bank details, other policyholders' data, HR / internal data, sensitive categories (health, opinions).

7 CONTROLS & SUPERVISION

EFFECTIVE HUMAN SUPERVISION

Ines Baumgartner during business hours (daily sample review) · Dr Katrin Ostermann (DDAO) on escalation. Expected response time < 2 business days.

DECISION-QUALITY KPIS

- Autonomous settlement rate (without escalation)
- Error rate · **stop** > 1.5% (ACF-07)
- Escalation rate & policyholder satisfaction

DDAO ESCALATION PROCEDURE

Any incident, cap breach or sensitive complaint is escalated to the DDAO with: file number, policyholder, reason, amount, schedule version and recommendation.

8 STAKEHOLDERS & AT-RISK PARTIES

PARTIES TO INFORM IN CASE OF INCIDENT

Ines Baumgartner · DDAO (Dr Katrin Ostermann) · Compliance / DPO · Claims leadership in case of major incident.

AT-RISK USER CATEGORIES

Vulnerable policyholders · bodily injury · uninhabitable homes · minors.

9 TRACEABILITY & REPORTING · ACF-09 LINK

LOGGING FORMAT

Every decision logged to the ACF-09 register (timestamp, input, decision, rationale, schedule version, supervisor).

REPORTING FREQUENCY

Weekly dashboard + monthly governance review.

RECIPIENTS

Home claims unit · DDAO · Compliance.



RUNNING EXAMPLE

ANNA's mandate becomes **enforceable** through **4 signatures**: business, technical, compliance and **DDAO**.

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10 OFFICIAL VALIDATION - 4 SIGNATURES REQUIRED

BUSINESS OWNER

Ines Baumgartner · Head of Home Claims

I. Baumgartner

TECHNICAL OWNER

Bernd Kessler · Head of Systems

B. Kessler

COMPLIANCE OFFICER

Sofia Lindqvist · DPO / Compliance

S. Lindqvist

DDAO

Dr Katrin Ostermann

K. Ostermann

Active mandate · validation date: 01/15/2027 · next review: 01/15/2028. Any change of scope requires a new validation.

✓ BEST PRACTICES

- ✓ List prohibitions as explicitly as authorizations
- ✓ Set autonomy decision by decision, not in bulk
- ✓ Review the mandate on a fixed schedule and after any incident

⚠ WATCHPOINTS

- ! A mandate without a quantified cap is not enforceable
- ! Do not confuse maturity (N0→N3) with per-decision autonomy
- ! No production rollout without the 4 signatures

What's next: this mandate frames the **ACF-05 agent card**, applies the autonomy set in **ACF-02 / ACF-03**, logs decisions in the **ACF-09 register**, is stopped via the **ACF-07 kill switch** and is supervised with **ACF-06**.