



RUNNING EXAMPLE

Before raising the autonomous settlement target of “ANNA”, Rhena writes down what that figure would sacrifice. Work led by **Dr Katrin Ostermann** (DDAO).

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1 GENERAL INFORMATION

AGENT CONCERNED (ACF-05)

“ANNA” - level 1 home claims

REFERENCE MANDATE (ACF-13)

Mandate of 01/15/2027

DATE COMPLETED

09/20/2027

COMPLETED BY

Dr Katrin Ostermann (DDAO)

OBJECTIVE OWNER

Ines Baumgartner, head of the
home claims unit

DATE OF THE NEXT REVIEW

03/20/2028

2 THE REAL TARGET, THE FIGURE THE AGENT SEES

FIGURE THE AGENT FOLLOWS

Settlement rate without human
rework

WHERE IT IS MEASURED

Claims handling tool, closure
without human takeover

DIRECTION OF OPTIMIZATION

To be maximized

TARGET VALUE OR THRESHOLD

60 % or more, against 57 %
recorded on 09/30

MISSION THIS FIGURE SERVED

Settle fast and well without tying
up a handler

GAP WITH THE STATED INTENT

The figure rewards closure below
the cap, not accuracy



LEVELFraming

DURATION3 h 30 - 6 h 30

USEChoosing the target

TRACKToolkit

RUNNING EXAMPLE

What “ANNA” would do with no restraint, who would pay for it, and the figure beyond her reach that says so.

3 THE ABSOLUTE ZEAL TEST

What would the agent do if it pursued this figure with no restraint? One action per line.

ACTION ABSOLUTE ZEAL WOULD PRODUCE	PLAUSIBLE FREQUENCY	CAUGHT TODAY BY
Squeeze the estimate below €2,500 to avoid escalating	Daily	Nothing, the file stays within the cap
Apply the least favourable schedule when in doubt	Weekly	The amounts report, with a delay
Close on incomplete documents rather than chase	Daily	No one, a reopening creates a new file
Hold a high depreciation when the item's age is uncertain	Weekly	Nothing
Not escalate a file that deserves it, to keep the closure	Monthly	The supervised sample, if it happens to catch it

4 THE SACRIFICE

WHAT THE AGENT WOULD GIVE UP TO
HOLD ITS TARGET

The accuracy of the settlement,
in favour of closure below the
cap

WHO BEARS IT

The under-settled policyholder,
then the handler who picks it up

HOW LONG BEFORE IT SHOWS

15 to 30 days, the time a
complaint takes

VISIBLE ON A CURRENT DASHBOARD

No, each file stays plausible
taken on its own

ESTIMATED COST IF NOTHING CHANGES

€77,400 over 430 files on 03/11,
before the cost in trust

POSSIBLE EARLY SIGNAL

Share of files settled between
€2,300 and €2,500



RUNNING EXAMPLE

The threshold at which someone takes the matter up, what that person can do and how fast.

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5 COUNTER-METRIC AND OUT-OF-REACH TEST

NAME OF THE CHOSEN FIGURE

Squeeze rate below the cap

SOURCE

Schedule and settled amount
matching, by financial control

MEASUREMENT STEP

Weekly, on Monday

OUT-OF-REACH TEST · A SINGLE NO DISQUALIFIES IT

- ✓ **Out of reach of action.** No decision of the agent can improve it.
- ✓ **Out of reach of the source.** The agent neither feeds it nor reads it.
- ✓ **Out of reach of timing.** It is read after the action that would degrade it.

6 THRESHOLD, OWNER AND COURSE OF ACTION

BASLINE VALUE AT THE START

9.4 % for the week of 09/20

WATCH THRESHOLD

12 %

REFERRAL THRESHOLD

15 %

WHO TAKES IT UP

Dr Katrin Ostermann (DDAO)

WHAT THAT PERSON HAS THE POWER
TO DO

Lower the target, move the
calculation back to joint
decision, suspend

EXPECTED REACTION TIME

5 working days

OBJECTIVE OWNER

Ines Baumgartner - Home claims manager

I. Baumgartner

DDAO

Dr Katrin Ostermann - Chief compliance officer

K. Ostermann

Counter-metric carried into supervision (ACF-06) on 09/21/2027 · reviewed on 03/20/2028, together with the target it watches.

Keep at hand: ACF-06 - Supervision & Governance, which takes the counter-metric into the dashboard, and the ACF-03 - Criticality Matrix, which says how far the target may be pursued.