



RUNNING EXAMPLE

After the **ACF-11** audit rated 3.1 out of 5, **Rhena** tests the supervision of “ANNA”:
what the supervisor really sees and what is done about it.

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1 GENERAL INFORMATION

AGENT TESTED (ACF-05)

“ANNA” - level 1 home claims

DATE OF THE TEST

10/08/2027

CONDUCTED BY

Dr Katrin Ostermann (DDAO)

SUPERVISOR IN POST (ACF-P5)

Ines Baumgartner, daily review
of a sample

PEOPLE INFORMED BEFOREHAND

Principle announced at the
09/15 committee, date not
disclosed

DATE OF THE NEXT TEST

Q1 2027, date not set

2 THE SUPERVISION PROMISE, WRITTEN BEFORE THE TEST

EVENTS THE SUPERVISOR MUST SEE

Escalations, cap breaches,
schedule drift

RHYTHM OF THE REVIEW

Daily, during working hours

EXPECTED REACTION TIME

Under 2 working days

EXPECTED ACTION BY SEVERITY

Approve, correct or stop

POWER ACTUALLY HELD

Refusal, taking the file back,
triggering the stop (ACF-07)

ACTUAL LOAD PER SESSION

672 files a day across 34
handlers, 20 each



RUNNING EXAMPLE

The form chosen and what it produced: 120 escalations from September, re-read by 2 reviewers.

3 TEST PROTOCOL

FORM CHOSEN · ONLY ONE

- ☒ **Sample re-reading.** Already approved decisions are re-read and what should have been stopped is counted.
- ☐ **Inserted case.** A plausible edge case, reversible, with no effect on a third party, cancellable at any moment.
- ☐ **Silence test.** An alert feed is cut and the time before anyone notices the silence is measured.

SUBJECT OF THE TEST	REVERSIBILITY, BY WHOM AND HOW FAST	EARLY STOP CRITERION
120 escalations approved between 09/01 and 09/30	Not applicable, no new decision is produced	Untreated policyholder harm, immediate stop and escalation

4 RECORD OF MEASUREMENTS

Every measurement carries its source, otherwise it cannot be checked.

MEASUREMENT	RESULT	SOURCE
Was the anomaly seen	No, 7 cases out of 120 should have been refused	Adversarial re-reading by 2 reviewers
By whom	No one before this test	Supervision log (ACF-P4)
Detection time	38 days, on the occasion of the test	Case timestamps
Action produced	Blanket approval, no refusal over the month	Export from the claims handling tool
Time before the action	22 seconds median between opening and approval	Interface traces
Trace a third party can retrieve	Yes, but with no written reason	Decision register (ACF-09)



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The arrangement does not see: 7 cases out of 120 should have been refused and **none** was. The fix bears on the workload, not on the supervisor.

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5 ✓ VERDICT ON THE ARRANGEMENT

CONCLUSION - A SINGLE LINE

- ✗ **It holds.** Seen, in time, with the expected action and a trace.
- ✗ **It sees without acting.** The anomaly is seen, the action does not follow or comes too late.
- ✓ **It does not see.** Nothing is seen. The supervision that was announced does not exist.

6 ✍ RULES OF USE AND SIGNATURES

CORRECTION DECIDED

Perimeter cut from 40 to 25 %,
written reason required,
workload written into the role

CARD CONCERNED

ACF-06 and ACF-13

DEADLINE

10/31/2027

The test bears on the arrangement and never on a person. The principle is announced, the date is not. The result attaches to no name and serves no sanction. Whoever runs the test is never the one being tested.

DDAO

Dr Katrin Ostermann - Chief compliance officer

K. Ostermann

OPERATIONS OWNER

Marek Sobczak - Head of claims

M. Sobczak

Test entered in the supervision log (ACF-P4) on 10/08/2027 · next test in Q1 2028, the date kept off the shared calendar.

Keep at hand: the **ACF-07 - Kill Switch**, whose power this test assumes, and the **ACF-17 - Validity Review**, which reopens the mandate when the arrangement no longer holds.