



RUNNING EXAMPLE

Twelve months after the mandate was signed (**ACF-13**), **Rhena** reopens the delegation of the agent “ANNA” at its expiry. Review conducted by **Dr Katrin Ostermann** (DDAO).

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1 GENERAL INFORMATION

AGENT CONCERNED (ACF-05)

“ANNA” - level 1 home claims

MANDATE REOPENED (ACF-13)

Mandate of 01/15/2027,
expiring 01/15/2028

DATE OF THIS REVIEW

01/15/2028

REASON FOR THE REVIEW

Twelve-month expiry written
into the mandate

CONDUCTED BY (DDAO)

Dr Katrin Ostermann, with
Marek Sobczak (business)

DATE OF THE NEXT REVIEW

07/15/2028, or earlier on a
version change

2 THE MANDATE AS IT WAS SIGNED

Copy the values in force, without rewording them.

AUTHORIZED PERIMETER

Level 1 home claims · DE, AT, NL ·
DE / NL / EN

NUMERIC CAPS

€2,500 per claim · €150,000 per
day cumulative

MANDATORY REFUSALS

Open litigation · flagged fraud ·
policyholders under
guardianship

RATED CRITICALITY (ACF-03)

1 agentifiable decision, 1
moderate, 1 outside delegation

DELEGATED AUTONOMY

Supervised autonomous below
€2,500, joint decision above

NAMED OWNER (ACF-14)

Ines Baumgartner, head of the
home claims unit



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What has shifted around “ANNA” since January, then the grid question by question.
Nothing was breached.

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3 WHAT HAS CHANGED SINCE THE LAST VALIDATION

One line per observed change, even one with no apparent consequence.

NATURE	WHAT CHANGED	SINCE	POSSIBLE EFFECT ON THE MANDATE
Perimeter	The US subsidiary opened	07/2027	The German mandate does not bind Delaware
Volume	1,640 then 4,100 files a day	04/2027	The supervised sample is no longer representative
Price or scale	Adjuster mark raised from €3,000 to €3,200	09/2027	The margin below the mark goes from €500 to €700
Supplier or model	Model moved from v3.4 to v3.6	11/15/2027	Two versions passed, thresholds not revalidated
Regulation	Transparency obligations now applicable	06/2027	Agent disclosure to be checked on the new channels
People	Ines Baumgartner promoted, supervision held ad interim	12/01/2027	The named owner no longer holds the role

4 VALIDITY GRID

One verdict per line: holds, to be corrected, no longer holds. A single “no longer holds” blocks renewal.

#	QUESTION	VERDICT	REASON IN ONE SENTENCE
1	Does the authorized perimeter still match actual use?	No longer holds	The US subsidiary absent from the signed mandate
2	Do the numeric thresholds still say what they meant?	No longer holds	The €2,500 cap was set against a €3,000 mark
3	Has the frequency of delegated decisions changed in nature?	To be corrected	2.5 times the decisions, the same sampling rule
4	Does the rated criticality reflect today's impact?	Holds	Impact and reversibility unchanged on a plain claim
5	Does the pursued metric still measure what we want?	To be corrected	Autonomous settlement is rising, so are complaints
6	Is human supervision still read, or signed without being read?	To be corrected	94 % of escalations approved in under 25 seconds
7	Is the named person in post, informed and able to stop it?	No longer holds	The person named in the mandate is no longer in charge
8	Has the stop mechanism been tested, and how fast does it act?	Holds	Stop tested on 12/08, full effect across both entities



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Rhena rules: the mandate no longer holds on 3 points and is renewed **corrected**, not as is.

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5 ✓ VERDICT

A single outcome for the whole mandate.

OUTCOME CHOSEN

- ☐ **Renew as is.** The mandate holds. A written reason is required, even with unanimous agreement.
- ☒ **Correct then renew.** Thresholds, perimeter or metric rewritten, then signed again.
- ☐ **Restrict.** Autonomy lowered, decisions moved back to joint decision or to a human.
- ☐ **Withdraw.** Delegation ends on a written date, human handover organized.

6 ✍ WHAT THE REVIEW CHANGES, AND SIGNATURES

CORRECTIONS TO CARRY

Local mandate for the subsidiary,
cap revised to €2,700, owner
renamed

CARDS TO UPDATE

ACF-13 mandate · ACF-03
criticality · ACF-14 accountability

DEADLINE FOR SIGNING AGAIN

02/15/2028

DDAO

Dr Katrin Ostermann - Chief compliance officer

K. Ostermann

BUSINESS OWNER

Marek Sobczak - Head of claims (interim)

M. Sobczak

Review entered in the decision register (ACF-09) on 01/15/2028 · next validity review on 07/15/2028, brought forward on any model version change.

Keep at hand: the **ACF-13 - Agent Mandate**, which carries the values this review judges, and the **ACF-09 - Agentic Decisions Register**, where the review is entered like any committing decision.