



RUNNING EXAMPLE

Rhena applies this card to ANNA, its first-level home claims agent (maturity N2), owned by Dr Katrin Ostermann (DDAO).

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1 THE RULE · WHAT THE MATRIX MAKES VISIBLE

NON-DELEGATION OF ACCOUNTABILITY

You delegate execution, never accountability. The agent may hold the "R" (it performs); it never holds the "A" (it does not answer for its acts). The "A" always lands on a named human.

THE "RULE" COLUMN

Is not an actor that decides: it is the bound that makes autonomy governable, namely a cap, a stop trigger, a prohibition. It comes from the mandate (ACF-13) and the stop mechanism (ACF-07).

2 WORKED EXAMPLE · RHENA · LEVEL 1 HOME CLAIMS (AGENT ANNA, N2)

PROCESS ACT	PERFORMS (R)	ACCOUNTABLE (A)	BOUNDING RULE	IN THE LOOP · AUTONOMY
Acknowledge the claim and chase missing documents	Agent	Ines Baumgartner	Two reminders at most, then a handler takes over	Review after the fact · supervised autonomy
Compute and propose settlement below €2,500	Agent	Ines Baumgartner	Cap €2,500/claim, €150,000/day (ACF-13); versioned depreciation schedule, logging ACF-09	Daily sampled review · supervised autonomy
Release the day-20 interim payment (§ 14 VVG)	Agent proposes, human approves	Marek Sobczak	Interim payment due at one month; never above the minimum owed	Handler approves each payment · joint decision
Decline cover, qualify a fraud	Human (home claims unit, integrity desk)	Marek Sobczak	The agent builds and reasons the file, it never rules	The agent prepares the file · advisory
Stop the agent during an incident	DDAO (Dr Katrin Ostermann)	Dr Katrin Ostermann	Schedule drift or error rate above 1.5% over 24h (ACF-07); authority valid across both entities	Never run by the agent on itself · non-delegable zone



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3 CHECK WHEN RE-READING

"ACCOUNTABLE" COLUMN

Human names only, from the first act to the last, even though the agent performs two of the five on its own and prepares two more. Accountability did not follow execution.

LAST ACT

Stopping the agent is never performed by the agent. At Rhena the row carries one more clause, stop authority holds across both entities: on 11 March 2027, for want of that clause, Europe stopped in 3 minutes and the US subsidiary 40 minutes later.

The "Accountable" column holds only human names, never the agent. That is the test of this card.