



RUNNING EXAMPLE

In April 2027 Rhena opens a named route of appeal against ANNA's decisions, one month after the schedule incident.

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1 THE RULE · THREE QUESTIONS, ONE USEFUL APPEAL

THE THREE QUESTIONS

Who bears it. How that person learns of it. Before whom they can come back. Until the three answers are written, the organisation does not know what its delegation costs those who never agreed to it.

WHAT MAKES AN APPEAL USEFUL

It reaches a human with the power to undo the decision, within a written deadline, without the claimant having to prove the system at fault. A form that routes back to the same agent closes the appeal instead of opening it.

2 WORKED EXAMPLE · RHENA · APPEALS IN APRIL 2027

DECISION	WHO BEARS IT	HOW THEY LEARN OF IT	APPEAL AND DEADLINE
Settlement computed below the expected amount	The policyholder	Letter naming the agent, the schedule and its version	Human re-examination within 15 days, then the Ombudsmann
File closed as incomplete	The policyholder	Generic message after two reminders	To be fixed: detailed grounds required by 30/06
Low priority set by the fraud score	The policyholder	They never learn of it	Human re-examination within 48h once they complain
File pre-sorted by the adjuster network	The policyholder	Notice from the adjuster	No appeal at Rhena, to be opened
Decision handed down by the US subsidiary	The US policyholder	Letter from the local entity	State by state, with no Ombudsmann equivalent

3 CHECK WHEN RE-READING

THE LINE WITH NO APPEAL

Every row whose right-hand column is empty is a decision the organisation takes without giving itself the means to correct it. At Rhena, 2 rows out of 5 in April, and the last is not empty but uneven: the same refusal opens in Cologne an appeal that binds up to €10,000, and nothing comparable in Charlotte.

THE APPEAL NOBODY USES

An appeal never used is not a good sign: either nobody knows it exists, or the path is too long. The number of appeals filed reads as a health indicator, not as a cost.

A decision with no appeal is not an automated decision, it is a decision beyond appeal.