



RUNNING EXAMPLE

Rhena draws its map in November 2026, before the first mandate. The depreciation schedule is flagged "to be framed", and nobody picks it up before the March 2027 incident.

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1 WHAT IT SHOWS · AND THE "NEEDS FRAMING" STATE

THE BLIND SPOT

Where autonomy has already slipped in unframed: a scoring engine, an allocation rule, an inherited automation nobody watches as an agent.

"NEEDS FRAMING" STATE

The most important on the map: here a decision is already being made without governance. A mature organisation does not aim for all-"Governed"; it aims for zero "needs framing" it ignores.

2 WORKED EXAMPLE · RHENA · PORTFOLIO VIEW, NOVEMBER 2026

DOMAIN / PROCESS	WHO PERFORMS	UNDER WHICH RULE	ACCOUNTABLE	STATE
Level 1 home claims, Europe	Agent "ANNA" (N2)	Supervised autonomy, cap €2,500/€150,000 (ACF-13)	Ines Baumgartner	Governed
Level 1 home claims, US subsidiary	The same agent, separate platform	No local mandate, the group policy does not bind Delaware	Brian McDouglas	To be framed (sensitive)
Fraud scoring at first notice of loss	Scoring model	Ranks and prioritises in fact, with no written mandate	Integrity desk	To be framed
Depreciation schedule and tariff revision	Actuarial chain	Revised once a year, outside agentic governance	Technical division	To be framed (sensitive)
Declining cover, qualifying a fraud	Human	Non-delegable, whatever the amount	Marek Sobczak	Non-delegable
Underwriting · reinsurance · investments	Human	—	Line managers	Human



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3 WHAT IT REVEALS

RHENA READING

A single domain properly governed, and on one side of the Atlantic only; two chains already deciding unframed, the fraud score and the depreciation schedule; one clean boundary, declining cover is never delegated. The schedule row is flagged "to be framed" four months before it costs €77,400.

NEXT TROUBLE

Not the agent you watch, already held, but the two "needs framing" cells nobody looks at as an agent. Each one lands in the action plan (ACF-10).

The real risk is not the agent you watch, but the "needs framing" domain nobody looks at as an agent.