



RUNNING EXAMPLE

Delegated domain at Rhena: first-level home claims, handed to ANNA (N2). Card held by Dr Katrin Ostermann (DDAO) with Ines Baumgartner.

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1 THE RULE THIS CARD PROTECTS

DELEGATE WITHOUT UNLEARNING

You can delegate a task without losing the skill to judge it. The day you no longer know how, you can no longer supervise. Stop doing long enough and the control gap becomes a competence gap.

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

CRITICAL SKILL	WHY CRITICAL	LEVEL TO KEEP	DE-SKILLING SIGNAL
Read a depreciation schedule and redo the sum by hand	Check what the agent proposes	Full command	Nobody can say any more where the applied rate comes from
Handle a disputed claim end to end	Take back control (human handover)	Full command	No disputed file handled by a human for months
Reason a declined cover	Non-delegable zone	Full command	Refusals copy out the note the agent prepared
Spot a fraud signal without the score	Supervise the integrity desk	Capacity to check	A file the score ranked low is never reopened
Defend a file before the Ombudsmann	Its ruling binds Rhena up to €10,000	Full command	Nobody can reconstruct the reasoning behind a decision

3 READING PRINCIPLE

CHOOSING A LEVEL IS GOVERNING

Not everything is kept at full mastery. Choosing a level per skill is already governing. What you do not choose, you lose by default.

WHAT THE CARD PROTECTS

Not ANNA's performance, but the team's capacity to judge it. The day Rhena has to explain before the Ombudsmann why a policyholder received €1,920 and not €2,100, a human will speak, and that human will have to be able to redo the sum.

The most dangerous signal is never the agent's error: it is the control signed off without being read.